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COSMETIC REPLACEMENT PARTS AND AUTO REPAIR PRACTICES

A new issue of particular concern to insurers is being discussed these days. It has to do with replacement parts and auto repair practices. In particular, some automakers claim that if repair shops use cosmetic body parts that aren't from original-equipment manufacturers the repaired vehicles might not meet federal motor vehicle safety standards.

The work of the Insurance Institute for Highway Safety involves finding effective ways to reduce the deaths and injuries occurring by the thousands every year in motor vehicle crashes. Because of this work, we at the Institute would oppose any practice designed to save money, including the use of certain crash parts, if the result of that practice were to increase the risk of human injury.

Here's the essential fact: The source of the cosmetic parts used to repair cars has little to do with the possibility of injury in these cars after they're repaired. With one exception, no federal standards cover replacement parts because there is no reason to believe — let alone assume — that such parts significantly influence car crashworthiness.

One example: windshield replacement

This doesn't mean a repaired car is always exactly the same as when it was new. In some instances, a repair could mean a car no longer meets federal safety requirements for new cars — but this could happen regardless of the source of the parts. For example, consider a crashed car in which the windshield has to be replaced. Federal Motor Vehicle Safety Standard (FMVSS) 212 specifies that a new-car windshield must retain at least 75 percent of the adhesion around its periphery in a 30 mph frontal barrier crash test. When a damaged car is fixed, we expect the repairman to prepare the mounting area thoroughly, use a high-quality adhesive, and spread the adhesive correctly, just as it was in the factory, for maximum coating and strength. But the only way to find out for sure whether the replacement windshield retains its periphery — and thus meets the federal standard — would be to crash the car and that, of course, would not make sense. So we have no choice but to rely on the competence of the repair personnel.

Cosmetic parts not compliance-related

Do replacement parts from sources other than the original manufacturers increase the chance that a repaired car will no longer meet federal new-car safety standards? The simple answer is that the replacement parts that might affect compliance already are covered by federal standards. Except for lights and related equipment, cosmetic body parts are extremely unlikely to affect compliance with federal standards.

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The Insurance Institute for Highway Safety and the Highway Loss Data Institute are independent, nonprofit public service organizations that identify, develop, and evaluate ways to reduce the losses — deaths, injuries, and property damage — resulting from crashes on the nation's highways. Their work is wholly supported by the American Insurance Highway Safety Association, the American Insurers Highway Safety Alliance, the National Association of Independent Insurers Safety Association, and a number of individual insurance companies.

Let's look at the relevant standards. Federal Motor Vehicle Safety Standard 108 specifies performance requirements for lights, reflective devices, and associated equipment on all new cars. It also covers replacement items, regardless of their source, so all such parts must meet this standard. The issue is one of compliance, not who supplies the parts, and the U.S. Department of Transportation has the authority to ensure compliance by recalling the parts that don't meet specific requirements. In a number of cases every year, the Department finds that some passenger car stop lights, tail lights, and/or hazard lights supplied by aftermarket manufacturers fail to meet FMVSS 108. Problems include, for example, incorrect wiring and flashers that don't meet durability requirements. The parts in question invariably are recalled following the federal compliance testing.

The other aftermarket parts in question are cosmetic "soft" body parts such as fenders, quarterpanels, hoods, and trunk lids. These parts do not include basic structural items such as frame rails or vehicle subframes. While there are federal standards for lights and associated equipment, there are none that apply to cosmetic body parts, either as original equipment or replacement items.

Seventeen of the federal safety standards for new cars address aspects of passenger car crashworthiness. FMVSS 201, for example, is intended to protect occupants against injury from hitting interior components such as instrument panels. FMVSS 202 requires head restraints. FMVSS 203 requires energy-absorbing steering columns. Compliance with these standards couldn't possibly be affected by cosmetic body parts.

Crash test performance not affected

Only in the case of standards that require crash tests is there a possibility that cosmetic body parts could influence compliance — and even in these cases the possibility is remote. For example, it is extremely unlikely that a cosmetic body part could influence the performance of any car in the crash tests specified in FMVSS 204 (rearward displacement of the steering column), 212 (windshield mounting), or 301 (fuel systems). It's possible, but still not likely, that a replacement hood could compromise performance with respect to FMVSS 219. But even if this were to happen, it's not the cosmetic soft body part but the hinges and attachment systems that are most likely to be the critical areas of performance — and these attachments aren't among the cosmetic parts at issue.

The only other federal safety standard that involves a crash test is FMVSS 208. This standard requires cars with automatic restraints, but not those with manual safety belts, to meet injury criteria in a frontal barrier test. And one more time, it's extremely unlikely that a cosmetic body part such as a fender could alter performance enough that a repaired car would fail to meet this standard.

In the unlikely event that the use of a cosmetic replacement part did result in a car failing to meet the requirements of a federal safety standard, it would imply that the performance of the original equipment was marginal, too. This is because the variations in replacement parts produce, at the most, relatively small changes in crash performance. After hearing testimony to this effect, Oregon's insurance commissioner dropped a proposal to require insurers to disclose that some replacement parts could affect compliance with federal motor vehicle safety standards.

Any auto manufacturer who believes that the source of cosmetic body parts significantly influences car crashworthiness should ask, or even formally petition, the U.S. Department of Transportation to set standards for new and replacement parts. Or the manufacturer should publish internal safety standards, if they exist, so competitive parts could be tested to those standards. Either approach would resolve the issue far better than unnecessarily alarming the public about so-called imitation crash parts and trying to force a monopoly on the supply of such parts.