

# Despite Costly State Farm Verdict Many Insurers Continue Use of Aftermarket Parts.

Often insurers will point to the CAPA certification on the aftermarket parts they insist be used. CAPA certified parts should not be confused with original equipment manufacturer (OEM) parts.

To give aftermarket parts usage some appearance of credibility, in 1987 the insurance industry created CAPA, the Certified Auto Parts Association. CAPA is a non profit organization created to select and certify aftermarket parts as acceptable substitutions for original equipment manufacturer (OEM) parts. A case, some say, of the fox guarding the hen house.

Insurers assert CAPA certified parts meet all the strength, fit, durability, and safety requirements of OEM parts.

Allstate Insurance Co. continues to use aftermarket parts giving policyholders the choice to select aftermarket parts or original equipment manufacturer (OEM) parts.

The Country Companies suspended the use of aftermarket auto parts effective Oct. 12.

Farmers Insurance Co. has no intention of discontinuing the use of aftermarket parts in repairs. Policyholders have the option to choose between aftermarket and OEM parts.

The Hartford uses OEM parts for sheet metal or crash parts. Aftermarket parts are only used for cosmetic items, such as trim or hubcaps and common replacement parts such as batteries, belts and hoses.

Nationwide Insurance Co. no longer uses aftermarket parts.

Progressive Insurance Co. continues to write estimates using both aftermarket and OEM parts.

Safeco continues to use aftermarket parts. Safeco will pay for OEM parts when customers insist on their use.

Travelers Property Casualty continues to use aftermarket parts. Travelers will only pay for OEM parts for repair to cars less than two years old.

USAA is reviewing its policy. Policyholders can request OEM parts but if a CAPA-certified aftermarket part is available, the policyholder will have to pay the difference.

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