

## **MetLife and Travelers revise aftermarket crash parts rules.**

MetLife Auto & Home and Travelers Property Casualty have revised their positions on aftermarket crash parts and suspended their use in vehicle repairs until further notice. While Met Life has not specified the reason for its policy change, Travelers' memo states, "Some major competitors have started advertising their use of original equipment manufacturer (OEM) parts exclusively. To assist [Travelers agents] in meeting this marketing challenge, [Travelers is] making a change in [its] policy." Travelers' memo also notes that "over the past few months, [Travelers] has heard . . . about the misrepresentation and confusion in the marketplace - specifically, among [our] customers - over the OEM parts issue."

After market parts, imitation crash parts not manufactured by a car's original manufacturer, have been criticized for not measuring up to OEM (original equipment manufacturer) safety standards. These non-OEM parts include hoods, door panels and fenders that have substandard fit or don't crumple properly in crashes.

Met Life and Travelers join Country Insurance, Nationwide Insurance and State Farm in suspending their recommendations of aftermarket parts. These policy changes all have occurred following a \$1.2 billion judgment against State Farm in October 1999. In the State Farm trial the prosecution showed that in many cases vehicles repaired with aftermarket crash parts were not restored to pre loss conditions.