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INSURANCE: CRASH PARTS

House Bill 4958

Sponsor: Rep. Mary C. Brown

Committee: Insurance

Complete to 9-4-91

A SUMMARY OF HOUSE BILL 4958 AS INTRODUCED 6-13-91

The bill would amend the Insurance Code to require automobile insurance companies to offer customers the option of having a damaged motor vehicle repaired using either (1) parts made by or for the original vehicle manufacturer or (2) so-called non-OEM aftermarket crash parts (that is, parts not made by or for the original vehicle manufacturer). The customer would select one of the options in writing, and the premium charged for property protection coverage would reflect the choice. (The parts in question are, generally speaking, exterior parts made of sheet metal or plastic, including inner and outer panels.)

If a customer chose the use of non-OEM parts for repairs, the insurance company would have to provide or have a repair facility provide a written estimate of repairs, clearly identifying each non-OEM part. The insurer, repair facility, or manufacturer would have to warrant the non-OEM part for the life of the motor vehicle.

MCL 500.3121 and 500.3129

House Bill 4958 (9-4-91)