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Counterfeit air bags are a hidden threat

Vehicle air bags, also known as supplemental restraint systems, have come a long way since they debuted in the 1970s. At that time, air bags were limited to the front and deployed the same way for every occupant and crash. While the air bags of yesteryear were valuable, they come nowhere close to the protection and sophistication of today's air bags.

Many vehicles nowadays have 10 or more air bags strategically located throughout the vehicle cabin, such as knee, center, rear curtain, and even seatbelt air bags. In the event of a crash, sensors within the vehicle register the force and location of the collision, the position and size of the vehicle occupants, and calculates which air bags to deploy and the speed and pressure of the deployment – all in just about 30 milliseconds.

The results are nothing less than lifesaving. From 1987 to 2015, the National Highway Traffic Safety Administration (NHTSA) estimates nearly 45,000 lives have been saved by frontal air bags. Consumers that own air bag equipped vehicles have come to embrace the added protection and expect the air bags to work without flaw. That is why the prospect of counterfeit air bags is so alarming.

When consumers must have an air bag replaced, there is an inherent belief that the air bag installed is a genuine manufacturer's air bag for their vehicle. In fact, consumers have no way of knowing otherwise.

Junterfeit air bags are a national and growing concern. Usually procured online by unsuspecting consumers shopping for a bargain, or by unscrupulous vehicle repair ships out to pad their profits, these air bags just don't work. The NHTSA states that counterfeit air bags have been shown to "consistently malfunction," from non-deployment to the expulsion of metal shrappel during deployment.

"It's among the most insidious forms of insurance fraud," says Matthew Smith, Director of Government Affairs and General Counsel for the Coalition Against Insurance Fraud. "Phony air bags are dangerous and can kill; it's like a time bomb on four wheels."

However, there are ways consumers can help protect themselves and their passengers from being scammed:

- 1. When turning on the ignition, look for the air bag dashboard light (check your owner's manual if you do not know what it looks like). If the light stays on, starts flashing, or doesn't flash on at all, your air bag system probably isn't working.
- 2. Before you purchase a used vehicle, make sure to have it inspected by a trusted, certified mechanic. Ask them to specifically check the air bags.
- 3. If your vehicle is involved in a crash in which an air bag deployed, consider having the air bag replaced at an authorized car dealership repair shop.
- 4. Support state legislation that criminalizes the manufacture, sale and installation of counterfeit air bags.

Alan Haskins, Vice President of Government Affairs for the National Insurance Crime Bureau (NICB) says, "Only 17 states have adopted counterfeit air bag laws, but the rest are starting to catch-up. We, along with industry partners, are tvocating for counterfeit air bag laws in all 50 states, and just this year alone the NICB is tracking and engaged in counterfeit air bag bills in seven states."

For more information on how to protect yourself as a consumer, visit the web pages on air bag scams of the <u>National</u> Insurance Crime Bureau or the Coalition Against Insurance Fraud. State elected officials or staff interested in strengthening their counterfeit air bag laws should contact NICB's government affairs department at GovernmentAffairs@nicb.org or 800-447-6282.

Anyone with information concerning insurance fraud or vehicle theft can report it by calling toll-free 800.TEL.NICB 1.835.6422) or submitting a form on our website.

About the National Insurance Crime Bureau: Headquartered in Oak Brook, III., the NICB is the nation's leading not-for-profit organization exclusively dedicated to combatting and preventing insurance crime through Intelligence, Analytics, and Operations; Education and Crime Prevention; and Strategy, Policy, and Advocacy. The NICB is supported by more than 1,200 property-casualty insurers, self-insureds, rental car, vehicle finance, and auto auctions. To learn more, visit www.nicb.org.

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