

Be on the Lookout for Airbag Fraud

If your business purchases previously-owned vehicles or loans them during repair jobs, it is important to validate that the airbags work properly. The National Insurance Crime Bureau (NICB) reports that approximately 50,000 airbags are stolen annually.

Airbag fraud often involves unscrupulous repair shops installing black market airbags instead of new ones from the manufacturer. Because black market airbags may not be intended for vehicles, there is potential for failure. Also, if the airbag has been removed and not replaced, severe injury may result in the event of a collision.

Before taking ownership of a previously-owned vehicle, check for airbag fraud indicators using these tips from the NICB:

- All factory installed airbag trim covers will match the vehicle interior color. Any variance indicates the airbag has been replaced. The trim cover over the steering column should also be the same color as the remaining trim interior.
- If the vehicle has been in an accident, ask the owner if they used a reputable repair shop that employs ASE-certified mechanics. Inspect the invoice to ensure the repair shop purchased the airbag from a manufacturer, dealer, or recycler.
- When you turn on the vehicle's ignition, a red SRS (Supplemental Restraint System) indicator should flash in the instrument panel display, indicating the airbag system is activated. No SRS light indicates a problem and could result in failure to activate.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.