

Land of the cracked windshields: Flying rocks and debris fracture drivers' patience

By: Jim Walsh, Tribune Contributing Writer

East Mesa resident Scott Rolfness rolls his eyes toward the heavens whenever he hears the distinctive sound that every driver in Arizona instantly recognizes: the loud ping of a rock hitting a windshield.

"Again," he utters in half resignation and half disgust, but he knows exactly what to do next. Rolfness said he calls Progressive Insurance, his carrier, and heads to a Safelite glass repair shop a couple miles from his house.

Safelite employees jokingly call the soft-spoken Rolfness the king of rock chips. It's a title he might not cherish, but he readily admits it fits his experiences behind the wheel during the past year.

Blaming a construction project along the Loop 202 that was completed a few months ago, Rolfness said that he and his family have replaced two cracked windshields and had an estimated six to eight rock chips repaired.

The glass damage has occurred across three different drivers and cars—two Honda Accords and a Toyota Sienna van. The hot spot for Rolfness has been the 202 and Power Road, where he normally enters and exits the freeway, but the latest chip to bedevil him was at Via de Ventura and the Loop 101 in Scottsdale, another area that has been under construction.

"We would bypass the section of the 202 that I felt was so bad," Rolfness said, using the Greenfield Road exit and entrance ramps instead. "My insurance company is Progressive. They told me Arizona is the No. 1 state in the country for rock chips."

A Progressive spokesman contacted said he could not officially confirm that statistic, nor could the Arizona Department of Transportation, the Arizona Insurance Institute or the [Coalition Against Insurance Fraud](#).

But virtually everyone seems to agree that Arizona, and especially the East Valley, amounts to a perfect storm for cracked windshields. While recognized as a potential safety issue, the problem gets far less attention, understandably, than many worse threats faced by drivers, such as fatalities caused by impaired or distracted drivers. It doesn't even rank a mention in ADOT's voluminous yearly Crash Facts report on highway safety issues.

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Stephen Briggs, spokesman for the Arizona Department of Insurance, said he encourages the public to report instances of suspected fraud. He said the unit has served four search warrants since Aug. 20 of last year involving three glass companies. Two owners were arrested on fraud charges.

The charges included identity theft, with the owner accused of misrepresenting himself as an insured customer, and fraudulently claiming to sell original equipment glass when cheaper aftermarket glass was used.

James Quiggle, spokesman for the Coalition Against Insurance Fraud in Washington, D.C., described auto glass fraud as "an ongoing irritant" for insurance companies. He said some fly-by-night operators will do a very small repair and then charge an insurance company for a new windshield.

"It bleeds insurance companies, and it bleeds motorists. All drivers pay for insurance fraud through higher premiums," Quiggle said. "Consumers with broken windshields should work with their insurance companies to make sure repairs are done right."

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