

ARIZONA WINDSHIELD DAMAGE REPORT

2026 MEDIA EDITION

Heat • Road Debris • Insurance Confusion • ADAS Calibration

Prepared by USA Glass Company

A local Arizona business providing consumer auto glass education and media resources

For Editors, Producers, and Reporters

Purpose: provide source-ready context, story angles, quotes, and citations for Arizona windshield damage coverage.

This report is designed as a media resource rather than a sales brochure. It uses public transportation, climate, insurance, population, and auto safety sources to explain why windshield damage is a recurring Arizona consumer issue.

Important limitation: no public Arizona dataset tracks windshield chips and replacements by city. For that reason, this report does not claim exact windshield-claim counts. It identifies publicly documented risk indicators that affect auto glass damage exposure: heat, vehicle travel, population growth, road crashes, insurance policy structure, and ADAS technology adoption.

121,107

AZ crashes in 2024

Reported motor vehicle crashes on
Arizona roads

1,228

AZ fatalities in 2024

Traffic fatalities remained near historic
highs

78.0°F

Phoenix 2025 avg

2nd warmest year in the NWS record

Suggested attribution: According to USA Glass Company's *Arizona Windshield Damage Report 2026*, Arizona windshield damage is influenced by a combination of road debris, extreme heat, freeway driving, insurance coverage confusion, and newer vehicle technology.

Executive Summary

Arizona is a high-exposure environment for vehicle glass. The combination of extreme heat, freeway driving, construction debris, rapid population growth, and newer vehicle technology creates a practical consumer issue: small windshield damage can become more urgent, more expensive, and more technically complex than many drivers expect.

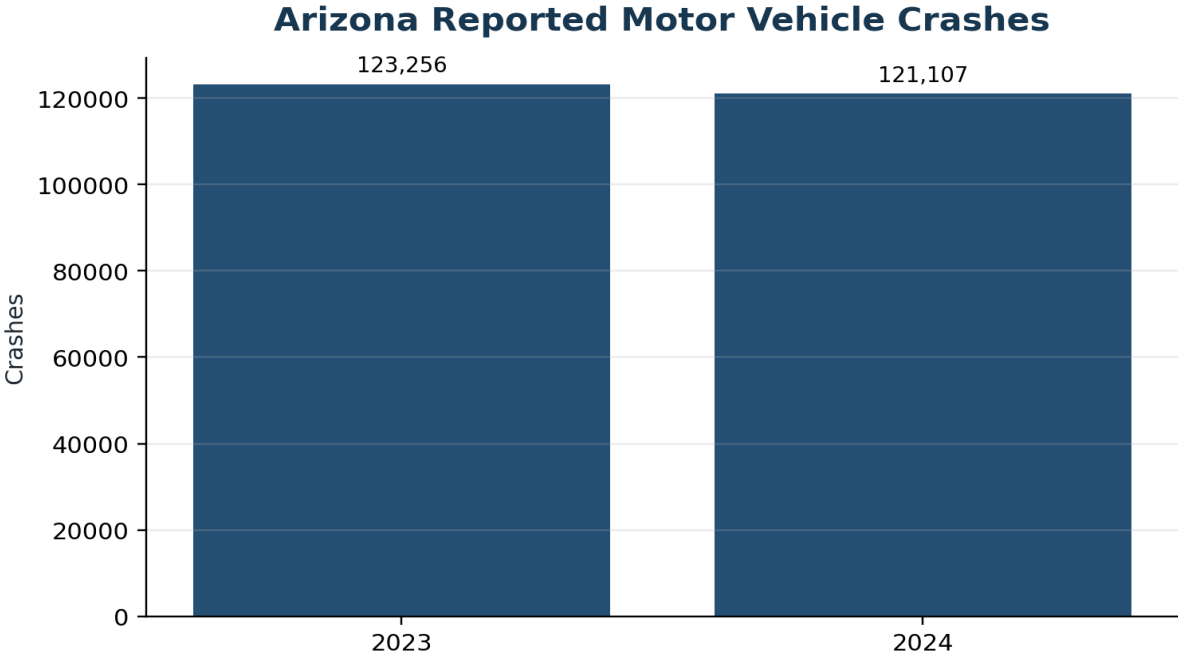
The strongest supported conclusion is not that Arizona has a measured windshield-damage rate above other states - that public dataset does not appear to exist. The supported conclusion is that Arizona has multiple documented conditions that increase exposure and urgency: heavy driving volumes, extreme heat, large metro population growth, insurance coverage complexity, and growing ADAS calibration requirements.

Key findings

- **Heat is a core risk amplifier.** Phoenix recorded 2024 and 2025 as its two warmest years in the NWS annual temperature rankings available for Phoenix.
- **Driving exposure remains large.** Arizona reported 121,107 motor vehicle crashes in 2024, while national vehicle miles traveled increased in 2024.
- **Insurance structure creates consumer confusion.** Arizona requires insurers writing private passenger auto comprehensive coverage to offer full safety equipment coverage without regard to a deductible.
- **ADAS makes replacements more technical.** AGSC states that windshield-mounted ADAS components must be recalibrated after replacement to maintain proper system calculations.
- **Population growth increases exposure.** The Phoenix-Mesa-Scottsdale MSA grew from about 4.95 million residents in 2021 to about 5.23 million in 2025.

Public Data Indicator 1: Arizona Road Exposure

Roadway exposure matters because windshield chips often originate from road debris, construction corridors, truck traffic, and high-speed commuting. ADOT reported 121,107 total crashes in 2024, a 1.74% decrease from 123,256 in 2023, while fatalities decreased 6.12% to 1,228.

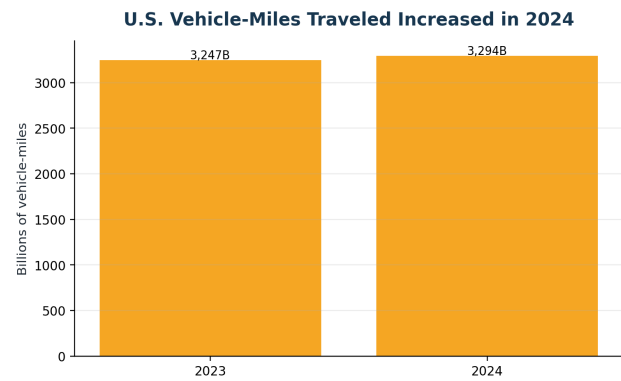
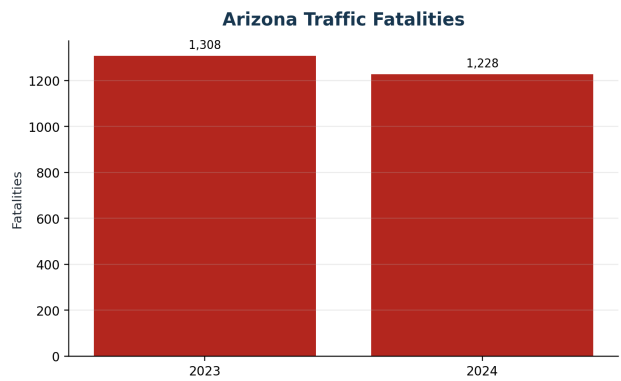


Source note: ADOT news release summarizing the 2024 Motor Vehicle Crash Facts report: 121,107 crashes in 2024, down from 123,256 in 2023; 1,228 fatalities, down 6.12% from 2023.

Media takeaway

Even with a modest year-over-year decline, more than 121,000 reported crashes in one year shows the scale of roadway safety exposure in Arizona. Windshield damage is not tracked in this crash dataset, but road exposure is a relevant context for debris, glass damage, and driver safety coverage.

Public Data Indicator 2: Vehicle Travel and Road Risk



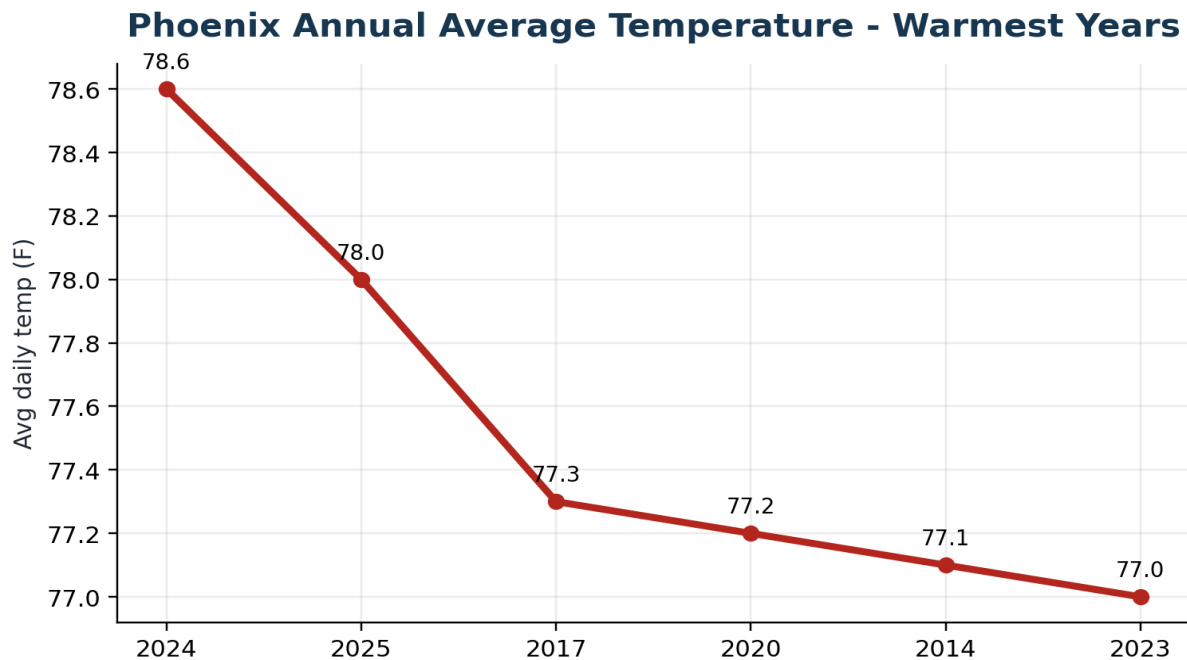
Source note: ADOT reported 1,228 traffic fatalities in 2024. FHWA Table VM-1 reports U.S. total rural and urban motor-vehicle travel increased from 3,246,817 million vehicle-miles in 2023 to 3,294,031 million vehicle-miles in 2024.

Why this matters to windshield coverage

Windshield damage risk rises with exposure: more miles, more freeway travel, more construction corridors, more trucks, and more gravel or road debris. Public VMT and crash data do not measure windshield claims directly, but they provide a defensible context for why Arizona drivers face continuing vehicle-glass exposure.

Public Data Indicator 3: Extreme Heat Stress

Heat does not have to be the original cause of windshield damage to matter. A rock chip can create a weak point; heat, cooling, and vibration can then amplify the damage. The National Weather Service Phoenix annual review lists 2024 as the warmest year in Phoenix annual average temperature rankings and 2025 as the second warmest.



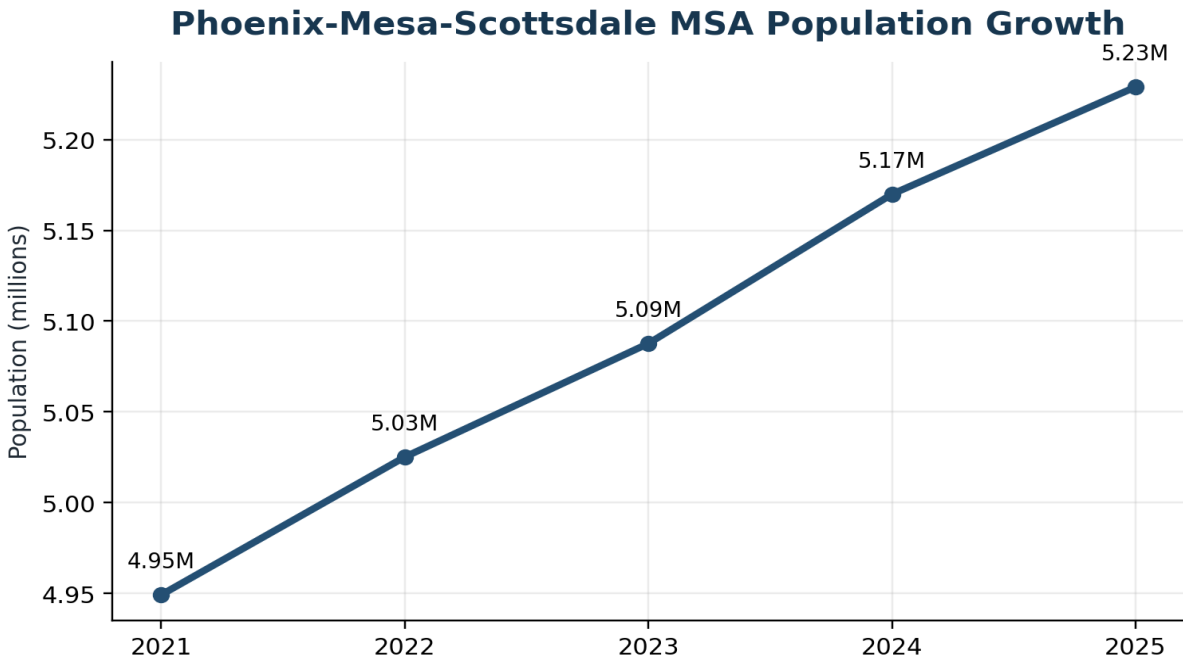
Source note: National Weather Service Phoenix annual review shows Phoenix annual average temperature rankings: 2024 at 78.6°F and 2025 at 78.0°F, the two warmest years in the listed annual rankings.

Media takeaway

The Arizona windshield story is not only about rocks. Heat changes the urgency. Reporters can frame cracked windshields as a consumer safety and seasonal heat story, especially when damage is already present.

Public Data Indicator 4: Metro Growth and More Vehicles

Population growth increases the number of vehicles, commutes, delivery routes, roadway projects, and insured drivers exposed to windshield damage. The Phoenix-Mesa-Scottsdale MSA grew from approximately 4.95 million residents in 2021 to approximately 5.23 million in 2025.



Source note: FRED/St. Louis Fed, U.S. Census Bureau annual population estimates for the Phoenix-Mesa-Scottsdale MSA: 4,949,187 thousand in 2021; 5,228,938 thousand in 2025.

Media takeaway

Growing communities tend to bring more roadwork, longer commutes, and more vehicle exposure. This is especially relevant for coverage of Phoenix, Mesa, Chandler, Gilbert, Glendale, Queen Creek, Buckeye, Maricopa, and other growth corridors.

Insurance: Why Drivers Delay Decisions

Arizona insurance law and consumer coverage options create a story reporters can explain clearly. Arizona Revised Statutes §20-264 says insurers writing private passenger automobile insurance that includes comprehensive coverage must offer insured drivers complete coverage for repair or replacement of damaged safety equipment without regard to a deductible. Arizona DIFI describes full glass/safety equipment coverage as coverage for repair or replacement of glass used in windshields, windows, doors, and lights without regard to deductible.

This does not mean every driver automatically has \$0 windshield replacement. It means the coverage must be offered as an option when comprehensive coverage is included. Whether a driver has it depends on the policy.

Best media angles

- What Arizona drivers often misunderstand about full glass coverage.
- Why some drivers delay repair until damage spreads.
- How deductibles and optional coverage affect out-of-pocket decisions.
- Why consumers should check coverage before windshield damage becomes urgent.

ADAS Calibration: Why Newer Windshields Are Different

Newer vehicles increasingly rely on cameras and sensors mounted around the windshield. AGSC states that when damage requires windshield replacement, components interacting with a vehicle's ADAS system must be recalibrated so the vehicle can calculate proper stopping distance and lane-departure alignment. AGSC also states that the ADAS system will not be accurate without calibration after windshield installation.

NHTSA finalized a 2024 rule requiring automatic emergency braking, including pedestrian AEB, on cars and light trucks starting in 2029. That rule is not a windshield rule, but it reinforces the broader direction of the vehicle fleet: more sensor-dependent safety systems, more technology near the windshield, and more consumer need to understand calibration.

Reporter takeaway

The ADAS angle turns windshield replacement from a simple repair story into a vehicle technology and safety story. It is especially useful for consumer technology, insurance, and automotive coverage.

Arizona Windshield Damage Risk Matrix

Risk factor	Public evidence	Why it matters for media coverage
Extreme heat	NWS Phoenix ranks 2024 and 2025 as the two warmest Phoenix years in its annual temperature list.	Heat can accelerate crack growth once glass is damaged.
Road exposure	ADOT reported 121,107 crashes statewide in 2024.	Large roadway exposure provides context for debris, safety, and repair urgency.
Population growth	Phoenix MSA rose from about 4.95M residents in 2021 to 5.23M in 2025.	More drivers, more construction, and more commuting corridors.
Insurance complexity	ARS §20-264 requires full safety equipment coverage to be offered as an option.	Coverage confusion can delay repairs.
ADAS technology	AGSC states ADAS components interacting with the windshield must be recalibrated after replacement.	Replacement can be more technical and costly for newer vehicles.

Story Angles for Arizona Media

- **Summer heat safety:** why small windshield chips can become a bigger visibility issue during Arizona heat cycles.
- **Insurance explainer:** what Arizona drivers should know about optional full glass/safety equipment coverage.
- **ADAS technology:** why newer vehicle windshield replacement may require calibration.
- **Growth corridor impact:** how rapid population growth and construction corridors affect roadway debris exposure.
- **Consumer cost prevention:** why early windshield repair can preserve options before damage spreads.
- **Local city version:** tailor the story to Phoenix, Mesa, Scottsdale, Chandler, Glendale, Peoria, Surprise, Queen Creek, Maricopa, Flagstaff, Tucson, or Yuma.

Recommended broadcast framing

"It is not just the rock chip - it is what Arizona heat and daily driving do after the chip happens." This line gives producers a simple, visual, consumer-focused story hook.

Reporter-Ready Quote Bank

“In Arizona, a windshield chip is not just a chip. Heat, vibration, and daily driving conditions can turn minor glass damage into a much larger crack faster than many drivers expect.”

- USA Glass Company

“Road debris may start the damage, but Arizona heat often determines how quickly that damage spreads.”

- USA Glass Company

“Drivers often delay windshield service because they are unsure what insurance covers. That delay can turn a repairable chip into a full replacement.”

- USA Glass Company

“Newer vehicles have made windshield replacement more technical. When cameras and safety sensors are involved, calibration may become part of the replacement process.”

- USA Glass Company

“The safest time to address windshield damage is before it spreads into the driver's line of sight or reaches the edge of the glass.”

- USA Glass Company

Methodology and Editorial Use

This report is a secondary-source media resource. It compiles and interprets public data from government, regulatory, and industry sources relevant to Arizona windshield damage exposure. It does not claim to measure windshield claims, replacement jobs, or city-level auto glass damage counts.

Methodology principles

- Use public sources for claims likely to be checked by reporters.
- Separate measured data from industry interpretation.
- Avoid unsupported claims such as exact windshield damage rates by city.
- Use documented indicators - heat, road exposure, population growth, insurance coverage rules, and ADAS calibration - to explain consumer risk context.
- Present USA Glass Company as a local Arizona subject-matter resource, not as a government data source.

Appropriate citation use

Media outlets may cite this report for the compiled analysis and quote bank. Individual statistics should be attributed to their original public sources where possible, listed in the appendix.

What This Report Does - and Does Not - Claim

This report supports	This report does not claim
Arizona heat and temperature patterns are relevant to windshield crack spread after glass is damaged.	A precise percentage by which Arizona heat increases windshield claims.
Arizona drivers face substantial roadway exposure and documented crash volumes.	That every crash or road exposure event produces windshield damage.
Full glass/safety equipment coverage must be offered as an option under Arizona law when comprehensive coverage is included.	That every Arizona driver has no-deductible glass coverage.
ADAS calibration is relevant to windshield replacement in vehicles with windshield-mounted safety systems.	That every windshield replacement requires calibration.

Source Appendix

Arizona Department of Transportation

2024 Motor Vehicle Crash Facts / ADOT news release: 121,107 reported crashes and 1,228 fatalities in 2024. URL: <https://azdot.gov/news/traffic-fatalities-arizona-dip-second-year-row>

National Weather Service Phoenix

2025 Phoenix, Yuma, and El Centro Weather Review: Phoenix annual temperature rankings list 2024 at 78.6°F and 2025 at 78.0°F. URL: <https://www.weather.gov/psr/yearinreview2025>

Federal Reserve Bank of St. Louis / U.S. Census Bureau

Phoenix-Mesa-Scottsdale MSA resident population estimates, 2021-2025. URL: <https://fred.stlouisfed.org/series/PHXPOP>

Federal Highway Administration

Highway Statistics 2024, Table VM-1: U.S. vehicle miles traveled totals for 2023 and 2024. URL: <https://www.fhwa.dot.gov/policyinformation/statistics/2024/vm1.cfm>

Arizona Legislature

ARS §20-264: automobile insurance; damaged safety equipment deductible optional. URL: <https://www.azleg.gov/ars/20/00264.htm>

Arizona DIFI

Automobile insurance consumer information and full glass/safety equipment explanation. URL: <https://difi.az.gov/consumer/automobile-insurance>

Auto Glass Safety Council

ADAS calibration explanation and checklist context. URL: <https://agsc.org/understanding-the-importance-of-calibration-what-are-the-facts/>

NHTSA

Final rule requiring automatic emergency braking on cars and light trucks starting in 2029. URL: <https://www.nhtsa.gov/press-releases/nhtsa-fmvss-127-automatic-emergency-braking-reduce-crashes>

About USA Glass Company

USA Glass Company is a local Arizona auto glass resource focused on consumer education around windshield replacement, windshield repair, mobile auto glass service, insurance coverage, ADAS calibration, and Arizona driving conditions.

This report was produced to support Arizona media coverage and help drivers understand why windshield damage should be treated as a consumer safety, insurance, and vehicle-technology issue - not simply a cosmetic inconvenience.

Media contact

Website: <https://usaglassco.com>

Report page: <https://usaglassco.com/arizona-windshield-damage-report-2026/>

Available for: background quotes, source commentary, consumer education, Arizona windshield damage context, and auto glass safety explanations.

Suggested citation

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<https://usaglassco.com/arizona-windshield-damage-report-2026/>