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The Only Magazine Devoted Exclusively to the Auto Glass Industry

January/February 2011

Volume 13 • Issue 1

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The Only Magazine Devoted Exclusively to the Auto Glass Industry

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January/February 2011



Resource Central

Need a new distributor?

What about a new type of software? Turn to page 16 for information on all of the industry's suppliers.

Knock, Knock

Direct marketing techniques are taking the auto glass industry by full force in some markets.

AGRR™ magazine takes an inside look at how this is affecting the industry.



Safety Stands

Many in the industry came together this past October to stand up for safety during the annual International Auto Glass Safety (AGRSS) Conference. See what you missed on page 30.



A Winning Combination

Learn more about what windshield repair technician Randy Olson, winner of the 2010 Walt Gorman Memorial Windshield Repair Olympics, brought to the competition, resulting in a winning combination.

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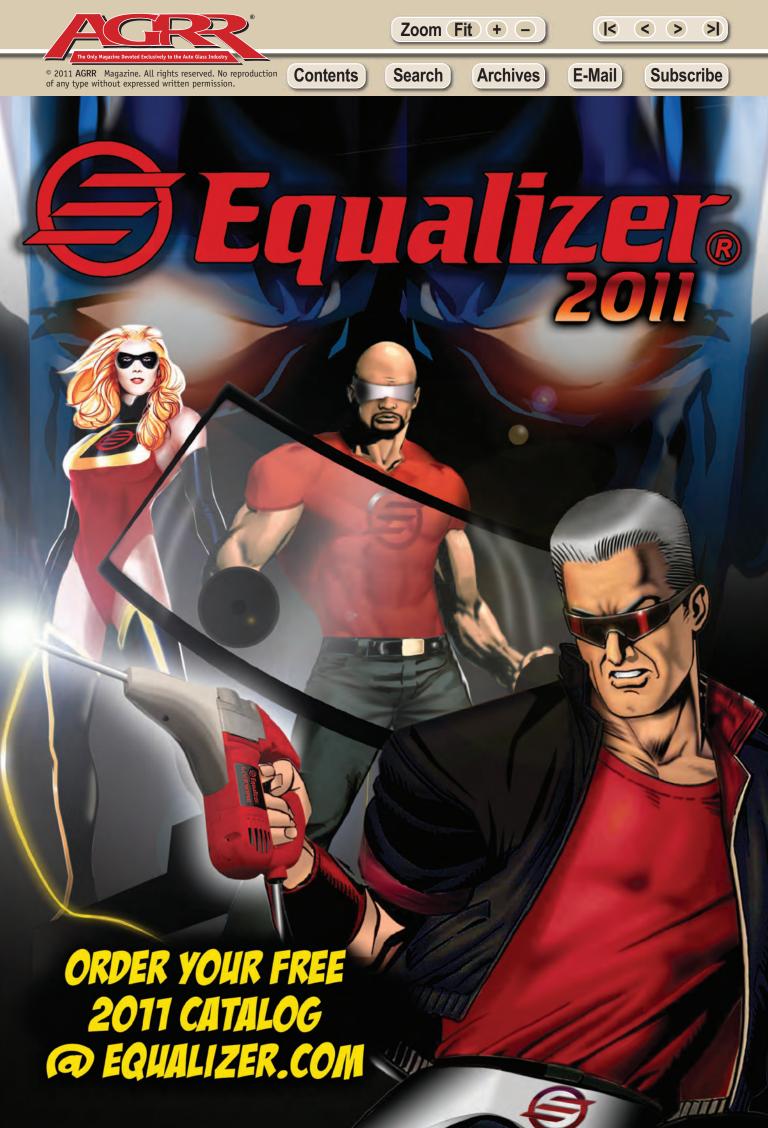
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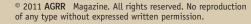
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Field of Vision

from the editor

Technical Times

by Penny Stacey

Christmas ornaments of alltime is not particularly sentimental, but is just a little fascinating in today's time. It's a little, plastic figurine dated "1990" that probably only cost a dollar, but it depicts Santa Claus working on www.santa.com and talking on a cell phone. At the time I received it, it really wasn't all that special to me, but each year as I pull it out to decorate the tree, I chuckle a little more about how quickly times are changing. My aunt actually gave me the ornament, and I'm sure at | Reader" in the app store and downthe time it was

nothing more to Scan the Microsoft Tag at her than some- right to view a video about the thing cute to **how**

tags adorn a package. (Download the free mobile Fast-forward app at http://qettaq.mobi.) 20 years, and in

cell phones, but rather "smartphones," equipped with everything from cameras to the Internet to an endless variety of apps. While many of these are fun (and I'm sure many of us are addicted to things like Angry Birds and other entertaining apps), these devices also have changed our business endlessly as well.

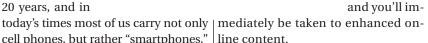
One reader recently told me that he utilizes his iPhone on the job daily and he uses the simple notes application to track all the quotes he gives out, schedules appointments on the built-in calendar and takes photos of any corrosion or other issues using the camera function. And what about getting to jobs? Simple—many phones, including both the iPhone and Droid, have GoogleTM Maps readily available. There's even an app called "VIN" that will provide you the make and model of any vehicle and the country in which it was built. I can

FAVORITE | hardly believe all of the information we now have at our fingertips.

> As of this issue, you'll see something new popping out in AGRR™—2D bar codes that offer readers and viewers immediate access to additional information about a product or service.

> In order to utilize the codes seen in AGRR editorial, visit www.gettag.mobi on your smartphone to download the appropriate tag reader (free of charge). (If you're an iPhone user like myself, you can also search for "Tag

> > load it at no cost there as well.) Then, simply open the app, point it at any tag,



Another type of code can be seen in the GlassBot ad on page 12. Simply download any QR code reader, such as Redlaser or ScanLife, to view it.

(Many of you may also want to start considering use of these tags in your Yellow Page and newspaper ads. Scan the tag above for a short tutorial created for AGRR's sister publication, USGlass.)

We're seeing new and innovative technological updates in the industry everyday (see related story on page 40), and I look forward to hearing about some of your favorite applications, ideas for using smartphones on the job and more. Please e-mail me at pstacey@glass.com.

Happy New Year!

Penny Stacey is the editor of AGRR magazine.



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Customer Service tips for quality service

Make Waves, Baby!

by Carl Tompkins

CONDITION THAT I SEE IN most all businesses is what I've come to call "complacency with the given" (CWTG). This condition causes companies to suffer poor business results, and these organizations must realize two important facts. The first is that most businesses fail to realize that they've contracted this terrible condition and, the second is that it's important to understand how to rid your business of this condition in order to get back on the track to profitable growth.

CWTG is defined as "the mindset, thinking and attitude that the way things are is the way they will stay, and that it's only within this given state that the business will operate." | keeps the organization in the right | Equals Completion

voices are raised nor fingers pointed. Neither party has a clue of how things could be. What makes this second degree of CWTG worse than the opening first degree of CWTG is that there is no recognition of the opportunity for improvement, creating a lack of motivation to change.

The Remedy

So what's the remedy for CWTG? There's no set one, but following are a few possible prescription "pills" you might consider.

Pill #1: Believe and demonstrate the attitude that you can and should grow revenue and profit every year. This

taining goals. Effective goal-setting is a great way to take charge and keep advancing. This avoids the doom of simply floating down the river, letting the current dictate how fast you reach the falls. Make waves, baby!

Pill #3: Implement new activities or modify existing activities that will enable goal attainment. Setting goals with out proper activity support is a waste of time and effort. You must learn what activities are required and then put them into action in an effective manner. Be reminded-if there is no change in activity there will be no change in results.

Discipline

"Just as an overweight person claims to be committed to losing weight, the company

wants to improve its business but neither happens."

A Bad Condition

Not one person in business wants this condition to exist within his/her organization. I've heard management raise their voices and watched them shake their

fingers at unacceptable results much the | frame of mind to investigate ways to imsame way an obese person acts while in front of the mirror. And, just as an overweight person claims to be committed to losing weight, the company wants to improve its business-but neither happens. The overweight person changes no activities, thinking that he/she is just "big-boned;" likewise, the company continues to bellyache, doing everything the same way, blaming its misfortunes on a bad economy.

Even worse than this particular case of CWTG is the scenario in which the company and obese person think and operate under the impression that everything is fine. They work under the "it is what it is" mindset, and neither

prove constantly, avoiding complacency and excuse. And, don't forget to look both inside and outside your organization when doing your homework.

Pill #2: Establish S.M.A.R.T. goals aimed to overcome hurdles and meet growth objectives. Turn your investigations into new goals that are specific, measureable, agreeable, realistic and time-bound so that everyone in the organization has a new destination for which to strive. Note that there will always be hurdles, problems or difficulties, but all hurdles can be jumped successfully; do so without excuse. Also, make sure everyone involved is on board and held accountable for at-

Lastly, you must be disciplined toward the completion of taking your prescription. At best, most companies start good things, but never finish them, causing them to do what the

obese person does: standing in front of the mirror and shaking his/her finger at who really is to blame. As stark of a comment as this may be, it's the truth and I would much rather associate with fit people and wealthy companies that may have had their feelings hurt along the way. One thing you can count on 100 percent of the time is how the pain of getting to a tough destination becomes meaningless once you arrive to enjoy the benefits of a job well done. ■

Carl Tompkins is the global marketing resources manager for SIKA Corp. in Madison Heights, Mich. He is based in Spokane, Wash. Mr. Tompkins' opinions are solely his own and not necessarily those of this magazine.







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Independent's Day

an iga viewpoint

Windshield Bullies: Just Who Are They?

by Alan Epley

all work in an auto glass repair and replacement industry that is subject to adversity and just recently became an industry subjected to name calling. The matter to which I refer is the phrase "windshield bullies"a reference to those individuals that are directly engaged in the marketing of windshield repair and replacement

convenience stores and gas stations (see related story on page 22). Before I proceed, let me say unequivocally that I do not condone insurance fraud, by shops, policyholders, insurers or anyone-period. And I believe that any party that is convicted of insurance fraud must be punished to the fullest extent of the law.

Definitions, Please?

But just what is the definition of a "windshield bully?" Is it a name that only pertains to any person who engages in the direct marketing of windshield repair and replacement at car washes, convenient stores, gas stations, etc.? In order to make certain that I understand this correctly, does this name apply to any legitimate company engaged in the practice that may be applying high-pressure sales tactics but is not committing fraud? The real question is: is the windshield in question actually in need of repair or replacement? But in a recent article written about the subject, one company was quoted as saying, "they use aggressive-and in some cases fraudulent-tactics to solicit vehicle glass claims ..." This leads me to conclude that this company be-

TTHOUT QUESTION, WE | lieves that these folks should be labeled "bullies" whether they are committing fraud or not. Respectfully, I disagree.

Therefore, it is worthy to expand this discussion by examining whether the name "bully" can be applied elsewhere in the industry. Are there other operators in the industry who use high-pressure tactics to achieve desired results? Do they use tactics that may not be frauduservices at places such as car washes, lent but rather "questionable?" What sting claims reporting process breeds

> "Does the name windshield bully only pertain to a person who engages in the direct marketing of windshield repair and replacement at car washes, convenient stores, gas stations, etc.?"

> > the first place, and why is the direct marketing of windshield repair and replacement increasing in popularity?

How about if we begin by scrutinizing the operations of the third-party administrators (TPAs)? Is it possible that the companies engaging in direct marketing are trying to secure customers before policyholders report the claim through a process that is designed to steer as many claims as possible to shops owned by the TPAs or preferred by insurers? Does direct marketing of these services enable legitimate shops to service insurance claims without having the telephone hung up on them? Does direct marketing of these services enable legitimate shops to secure business that would otherwise be steered away on the basis of sales pitches of national warranties or of this magazine.

warnings that the policyholder may incur out-of-pocket costs? Does direct marketing of these services ensure that state and local municipalities are receiving the proper sales taxes that are represented on the actual invoice amount charged by the service providers?

Breeding Windshield Bullies

You get the point. In actuality, the ex-

windshield bullies and, if you were to dissect the numbers, you would find more windshield bullies in the TPA call centers than in the field.

I would like to thank Bob Sullivan of MSNBC.com for introducing the term "windshield bullies" to the auto glass industry. The Independent Glass Association has reached out to Mr. Sullivan in an effort to inform

brought about these so-called bullies in | him that the term can be applied to others within the industry applying socalled bullying tactics to sell services. Any TPA that raises the issue of direct marketing should examine its internal practices, as these practices are primarily responsible for the direct marketing taking place in the field. The production of a brochure to warn the industry about this problem by a company using comparable methods to secure business is the height of hypocrisy. Isn't there an old phrase that applies here? Something about the pot calling the kettle black? ■

> Alan Epley is president of the Independent Glass Association (IGA). He also serves as president of Southern Glass and Plastic in Columbia, S.C. Mr. Epley's opinions are solely his own and not necessarily those



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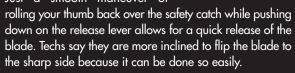
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COMPANY NEWS

Carlite Business Sold to Central Glass Co. Ltd.

Co. Ltd. and Zeledyne LLC have signed a definitive agreement for "the proposed purchase of certain assets owned by Zeledyne LLC." Among the assets included in the proposed sale are Zeledyne's Nashville, Tenn., plant, which manufactures auto glass for both the OE and aftermarket segments; and the Carlite aftermarket replacement glass business, according to statements from both companies.

According to the announcement, the two companies expect the sale to close early this year. Terms of the deal have not been disclosed.

"With the signing of these agreements, Zeledyne and Central Glass begin the final phase of negotiations on details associated with the proposed sale," wrote Zeledyne in its January 2011 statement. "No timetable

'APAN-BASED CENTRAL GLASS has been announced for these confi-Co. Ltd. and Zeledyne LLC have dential negotiations."

Zeledyne spokesperson Della Dipietro advised the agreement to sell came as a result of the continued downturn in the economy.

"Despite aggressive cost-cutting and operational improvements Zeledyne has been unable to achieve its performance objectives, in part due to the severe economic downturn," Dipietro told AGRRTM magazine.

The company's operations in Tulsa, Okla., and Juarez, Mexico, along with its Allen Park, Mich., headquarters were not included in the announcement.

As the sale has not yet been completed, for now it's business as usual at Zeledyne.

"There's no immediate impact," said Dipietro.

Central Glass owns Central Saint-

Gobain Ltd., Japan Tempered and Laminated Glass and Carlex Glass Co., among several other subsidiaries. The Nashville facility would be Central Glass's second in Tennesee, as Carlex is based in Vonore, Tenn.—just under 200 miles away from Nashville.

Likewise, Carlex, which manufactures OE windshields, sidelites, backlites and sunroofs, shares similar roots with Zeledyne. Carlex was originally founded as a joint venture between Central Glass and the Ford Glass Division, before Central Glass gained 100 percent ownership, according to information from Carlex. Similarly, Zeledyne was formed in 2008 and purchased Ford's Automotive Components Holdings (ACH) glass business, along with its Nashville and Tulsa plants, its Vidriocar subsidiary in Juarez, a warehouse in Lebanon, Tenn., and the Allen Park offices.

Central Glass officials declined to comment, deferring all media inquiries to Dipietro.

JN Phillips Launches GreenShieldSM Windshield Recycling Program

JN Phillips Auto Glass has launched a program by which company officials say it will recycle 100 percent of the windshields it replaces. Through the program, which the company is calling "GreenShield," the Woburn, Mass.-based chain collects all of the used windshields from its multiple locations at a central facility. The windshields are then bulk-shipped to a recycling facility in the Midwest that has developed

continued on page 12

Glass Doctor Parent Dwyer Group Inc. to be Acquired by TZP Capital Partners

The Dwyer Group Inc., the Waco, Texas-based parent company of the Glass Doctor franchisor, has entered into a definitive agreement to be acquired by an investor group led by TZP Capital Partners I L.P., a private equity fund based in New York. At press time, the \$150 million deal was expected to close by the end of this year, according to Dwyer.

Mark Dawson, president of the Glass Doctor, told **AGRR** magazine that the new partnership will allow the Glass Doctor franchise to expand further in the United States and Canada and hinted at further expansion opportunities for the Dwyer Group as a whole.

"This will allow us to look at other businesses [in the home services segment] that complement us," says Dawson, adding that TZP was an attractive partner as it has a great deal of experience with franchises.

"They bring a lot of expertise to our company and have a lot of experience in franchising," he says. "Anytime you bring in a private equity company they bring in a lot of expertise."

Dawson adds that he expects a smooth transition.

"The good thing about TZP is they are committed to keeping key management in place," he says. "I will remain as president of Glass Doctor. We see no changes personnel-wise—if anything we see it growing. We're very excited about it."



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AGRReports

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a process for pulverizing laminated auto glass and separating the glass from the PVB.

Upon final processing, the PVB plastic will be able to be used in various industrial adhesive applications and the processed glass material-often called "glass cullet"-will be available for use in numerous applications.

"GreenShield is our commitment to the environment. And while it requires some extra effort and care, we believe it's worth the investment," says JN Phillips president Bob Rosenfield. "Customers have been asking about windshield recycling for some time and we are very pleased to be able to offer a solution. It's the right thing to do for the environment and our business. We are pleased by the initial reception from the insurance

with others in the windshield replacement process to help keep as much glass and plastic as possible out of landfills."

The company began researching the process two years ago and, based on its average annual replacement volume, anticipates the GreenShield program will save approximately five million pounds of glass and plastic from landfills each year.

SAFETY NEWS

Service AutoGlass Employee Ejected from Vehicle

A 27-year-old delivery person for the Service AutoGlass distribution facility in Aurora, Colo., was ejected from a company vehicle during a colindustry and look forward to working lision in October, according to the

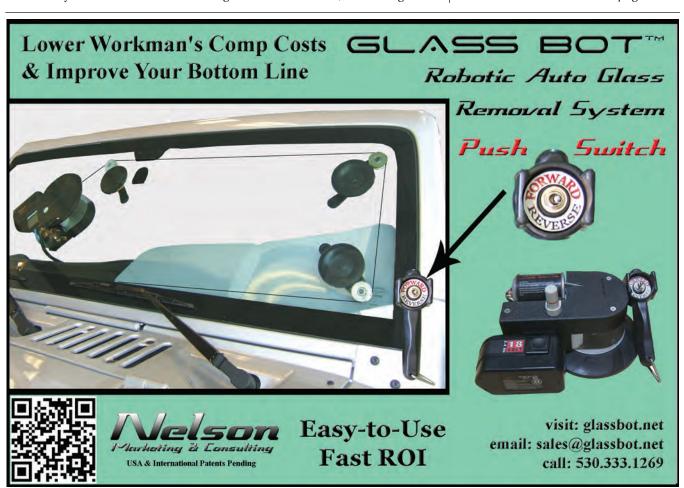
Colorado State Patrol.

Trooper Nate Reid advised AGRR magazine that Edward Humphrey of Arvada, Colo., was traveling northbound on I-25 near Loveland, Colo., on October 19 when traffic slowed for a work zone. According to Reid, Humphrey's vehicle then rear-ended a Honda traveling in front of his vehicle, which forced the Honda into a third vehicle, a tractor-trailer.

"It created an accordion effect," said Reid. "[Humphrey's vehicle] continued northbound into the median and came to rest against a cable."

Reid advised Humphrey was not wearing his seatbelt and was ejected from the 2006 Mitsubishi FE85D. According to the police report, Humphrey was ejected from the vehi-

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cle and "trapped under [his vehicle]." Humphrey was charged with "careless driving [that] caused bodily injury."

While Reid did not have further details available about how Humphrey company that removed the vehicle from the accident scene says the windshield had separated from the vehicle in one piece when it was recovered.

"It had the rubber seal around it, but was ejected, a representative of the tow | the glass was completely out," said a

representative of Johnson's Corner Service Center who identified himself as Tanner but declined to provide his last name. The Loveland, Colo.-based company towed the vehicle from the October 19 accident.

He added, "I think [the accident victim] pushed the whole windshield out. We picked it up as a solid piece of glass."

The vehicle Humphrey was driving is owned by Elite Auto Glass, a Safelite company, according to the official police report. Humphrey was taken to the Medical Center of the Rockies with serious injuries, and, according to Safelite spokesperson Melina Metzger, he has since been released.

Auto Glass Manufacturer Fined \$50,000 for OSHA Violation, Injured Worker, at Ontario Plant

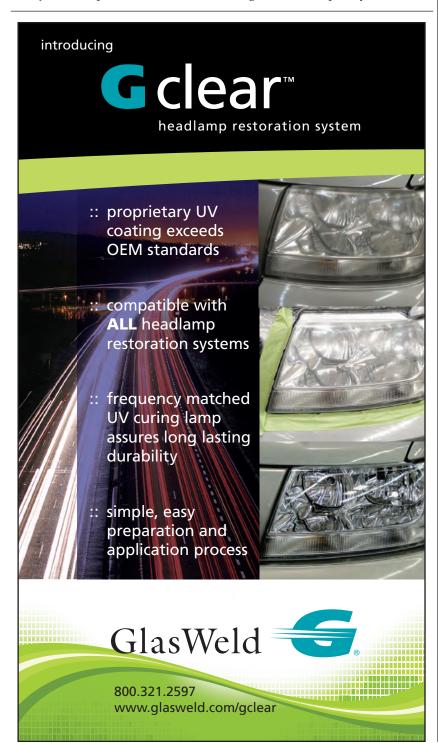
Pilkington Glass of Canada Ltd. in Toronto was fined \$50,000 in November 2010 for a March 2009 incident that violated the Occupational Health and Safety Act and injured a worker, according to information from the Ontario Ministry of Labor (OML).

According to the OML, a worker was inspecting windshields on a conveyor belt at the company's manufacturing plant in Collingwood, Ontario, on March 23, 2009, when he dropped a roll of stickers under the conveyor belt and reached to pick them up.

"The worker's hand was caught and injured between parts of the conveyor and a damaged guard," writes the

An OML investigation following the incident found that the guard was damaged and did not prevent access to the moving parts of the conveyor, according to the recently released report, and Pilkington of Canada pleaded guilty "to failing to replace or repair the damaged guard."

At press time, company officials had not responded to requests for comment.





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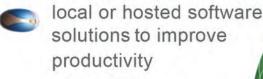
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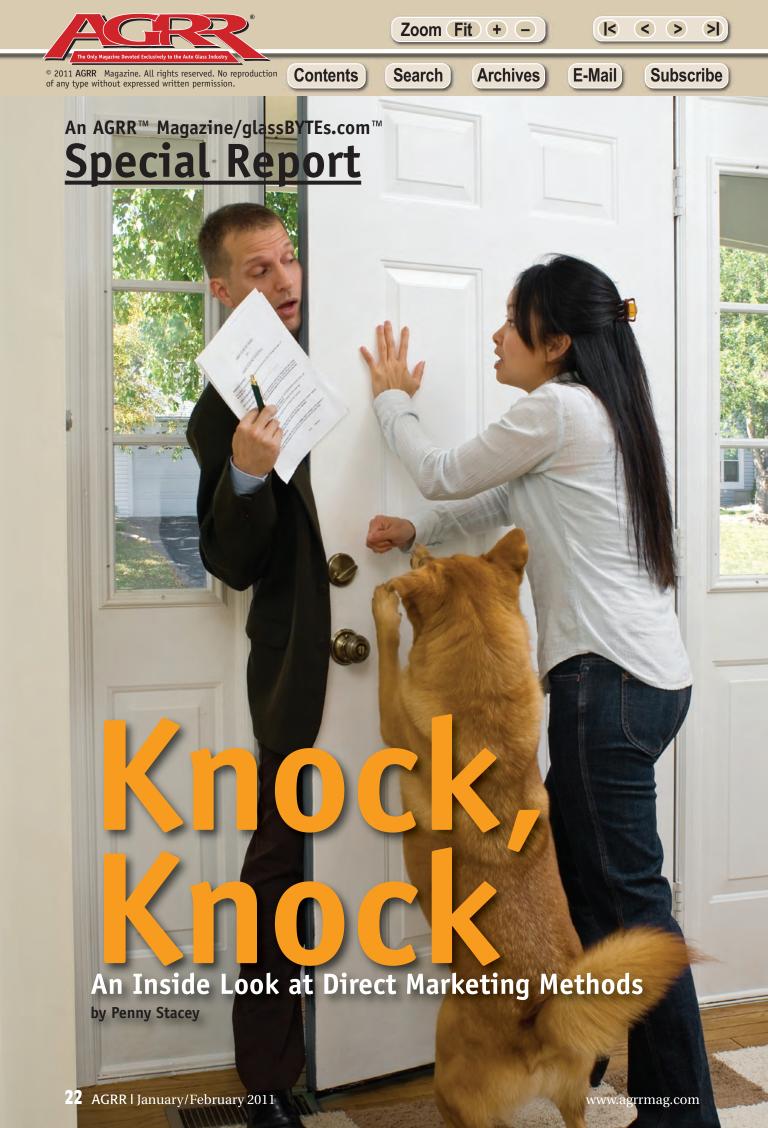
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"I'm not saying going door-to-door sales are immoral, but the tactics some are using are immoral."

-Southeastern auto glass shop owner

OOR-TO-DOOR SALES ARE wasn't uncommon to encounter door-to-door pest control salespeople, those selling vacuum cleaners and more. In today's market, items such as roofing, siding and paving often are sold this way. A salesperson might knock on a door and say, "Hey, we just installed this for your in the auto glass industry? In some neighbor and think you could use it too."

During the last few years this type of sales practice has spilled out into the auto glass industry and has become quite popular in certain markets. Some say this and other direct marketing efforts are affecting the industry in new ways.

At the same time as the use of directmarketing methods has grown, the National Insurance Crime Bureau (NICB) has begun releasing reports over the last two years saying that "questionable" auto glass claims are on the rise. NICB says that "questionable" auto glass claims were up 511 percent for the first hired by auto glass businesses. three quarters of 2010, compared with the same period of 2009.

"These are not definitive fraud cases at all," says NICB spokesperson Frank Scifaldi. "These are cases that the member companies—of which there are more than 1,000—have the option of referring ... as questionable to us."

While some may question the accuracy of this data, which is gathered by a might be using some of not-for-profit organization funded by approximately 1,000 property/casualty insurance companies, the fact that outside sources are taking notice of the industry also could give rise for concern.

The consumer press has taken notice of direct marketing methods as well. In October 2010, MSNBC's Bob Sullivan featured the topic of "windshield bullies" in his "Red Tape Chronicles" blog. In the blog, titled "Windshield Bullies: A Growing Fraud who also serves as president of

fice parking lots or sometimes even go door to door. They find a chip in your sell for instant replacement."

How It Works

So, how do door-to-door sales work cases, teams of salespeople are sent out to neighborhoods, strip malls and other locales where they search for vehicles that need auto glass work. The salespeople often carry lists of insurance companies with them, and offer to call the consumer's insurance company for them as a convenience—stating that the work will be completed "at no cost to the customer." The salespeople themselves sometimes vary in position—some work directly for

"The most common places that you see it happening are car washes, gas stations and door-to-door," says one Southeastern shop owner who asked not to be identified publicly due to concerns about how it

auto glass companies, while oth-

ers work for marketing companies

might impact his business, adding, "I realize that some people who these methods are very honorable companies."

National Windshield Repair Association president Kerry Wanstrath sees a difference among the methods and the ramifications of each.

"If people are at an auto service center of some sort and they notice you need a repair, that's different," says Wanstrath,

Problem," Sullivan writes, "They hover Glass Technology in Durango, Colo. "I nothing new. At one time, it outside car washes, wander around of- would not put [that and door-to-door sales] in the same category, because one is obvious harvesting—the other is windshield, then launch into a hard taking advantage of the fact that a customer is at your facility. One is going out trying to get a repair that is unsolicited and possibly not needed. In the other case, the person is in their place of business and they're offering an additional service."

One Gulf Coast auto glass shop owner actually had a door-to-door salesperson visit his home and attempt to encourage his wife to have some pits in her windshield repaired.

"[The salesperson] told my wife she needed to replace the windshield

> on our 2006 Lincoln Navigator. He brought her out and showed her what he called pits, and he told her because there were three or more pits she could get a whole new windshield for free,"

> > owner, who wished to not be identified in this article

said the shop

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due to his professional affiliations. "I'm in the business and I know there's nothing wrong with that windshield."

Kerry Soat, founder and president of Fas-Break in Phoenix (a locale many say is a hotbed of car wash activity), says he's been approached as well.

"[Some are] very aggressive, even with me," he says. "I'll have Fas-Break Windshield Repair on my shirt and the guy says, 'well, it's free—it doesn't cost you a dime."

But Is It Wrong?

immoral, unethical or none of the above? The rub seems to occur when such salespeople allegedly identify auto glass damage that doesn't need to be repaired, or even allegedly create the damage themselves.

In October 2009, a Florida woman who was working for a marketing who were identified as working for a dustry as "windshield bullies" of late company doing sales for Coast to company called Tag Promotions, told Coast Auto Glass (C2CAG) (see box on police they were "selling windshields" page 26) was arrested for allegedly damaging the windshields of two vehicles and then offering to have the windshields repaired "at no cost." The alleged damage occurred in the parking lot of a pawn shop in Hernando practices. In June 2010, the police de-County, Fla. The defendant, Jenna Parslow, had advised



"[Windshield bullies] are not reputable vehicle glass businesses, but rather those who prey on policyholders, using high-pressure tactics to coerce them into filing a vehicle glass claim at gas stations, car washes or by going door to door."

-Melina Metzger, Safelite

salespeople have violated local "peddling" laws. In April 2010, two men other states they have." were arrested in Fort Myers, Fla., for allegedly "peddling" windshield replacement services without a license. The two, Edward Grano and Justin Herrero, door-to-door, and that they "help people call their insurance compan[ies] to replace their windshields ... " (See box on page 26.)

These aren't the only reports of such partment in Charleston, S.C., issued a warning to local residents to beware specifically of C2CAG representatives going door-to-door, explaining that at no cost to you." they didn't have the proper peddling permits.

In July 2010, TV station KCRA in Folauto glass repair companies." The report mentions the company Chipio, which is based in Phoenix.

Likewise, in mid-January, a Richmond, Va., station featured a story trooper Sgt. J.C. Miers, who was he asks. quoted in the original report. "We've not heard of any specific

So is this practice fraudulent, illegal, company, according to police reports. reports in Virginia where they've gone In some cases, the door-to-door through a neighborhood and actually broken the glass, but [I've heard] in

Harvesting or Just Good Sales Strategy?

A term almost as familiar to the inhas been that of "claims harvesting," and some would say the practices of door-to-door sales, car wash marketing and parking lot canvassing fall into this category. "In general, the concept, just because most of us don't like it, isn't wrong if you do it ethically," said the Gulf Coast shop owner. "We're all trying to harvest claims. It's no different than Safelite saying in their ads that [they will] 'repair your windshield

Independent Glass Association president Alan Epley of Southern Glass and Plastic Co. in Columbia, S.C., suggests som, Calif., reported on issues with that perhaps the growth in the use of "high-pressure sales pitches by some direct marketing has been spurred by the existing auto glass claims structure (see related story on page 8).

"Is it possible that the companies engaging in direct marketing are trying to secure customers before policywarning of "windshield bullies." "In holders report the claim through a some cases we've heard reports that process that is designed to steer as [the salespeople] have been at a car many claims as possible to shops wash and said 'oh I see your wind- owned by the third-party administrashield is broken," says Va. state tors (TPAs) or preferred by insurers?"

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The Sales Pitch

HE PARKING LOT SALES PITCH often starts with a simple introduction, according to information AGRR magazine has obtained that outlines one pitch being used in today's market.

"Hey, sir/miss, how you doing? ... My name is [blank] ... They have us here doing a safety promotion for all [gas station name] customers."

Salespeople are encouraged to "seem the insurance company on the indifferent" and chat, before pointing out, "There are tons of people ... getting damage to their windshields due to all the construction and road work going on. They just have us checking everyone out; making sure you guys are all driving safe."

Once the representative looks over the reading a script and asking lots windshield and develops his/her sales tactic, he/she is to say, "Hey, what happened to your windshield? You have a [insert one: bunch of chips, missing glass or a huge crack]," in this scenario.

Then the pitch outlines a number of tive. "That's when they drill into questions with "yes" answers to be your windshield and fill it up asked: "You do a lot of highway driving, right? Rocks hitting your windshield are temporary fix, and a new windannoying, right?"

Then, particularly in no-fault states, the customer often is advised that his are trained to combat any insurance policy "entitles [him] to a possible objections to the brand-new windshield at no cost"—fol- service in this particular lowed by a question: "Pretty cool, pitch. If consumers are conright?" (These representatives are ad- cerned about rate increases, vised never to use the term "free"—but the salesperson is advised rather the phrase "at no cost to you.")

"I know all this may look like nothing For those who prefer to call now, but with the weather changing, it their agents, the represencan crack out and be very dangerous for tatives are to offer to call you," continues the pitch.

joke about the provider's slogan to keep the customer comfortable, and then pulling out a cell phone to make a call. (Representatives are all equipped with detailed lists of insurers, their phone numbers, open hours and important they never represent themselves as emitems to note when calling.)

right? It's probably in your wallet or glove box," advises the salesperson. "Great! Grab that for me real quick, and I will get

"You have that policy card on you, right? It's probably in your wallet or glove box."

—sales pitch script

phone to make sure it's no cost to you and get you out of here onetwo-three."

The sales representative goes on to prep the customer, advising that an insurance CSR will be of questions—such as the date, whether anyone got hurt, and how large the damage is.

"They may try pushing for a repair," advises the representawith glass resin. It's only a shield's a safe windshield."

Sales representatives also to say this won't happen.

for them. And, if a consumer says he is The closing consists of asking for the short on time, the representative is to customer's insurance provider, making a advise that waiting could be dangerous, and that the installer's schedule might fill up if the work isn't booked quickly.

Employee contracts for at least one company's independent sales reps (obtained by AGRR magazine) require that ployees of the auto glass company, and "You have that policy card on you, that they never use the word "free." "The proper description to be used is "no cost to you," reads this pitch.

Similarly, a different script obtained by

Hi how are you? (Pause and read the customer) build quick rapport

Yes- Are you working on when my insaller is done over there I will let him know to put you on
the schedule next. Does that sound fair?

Let me ask you- who cover. Let me ask you-who covers your car? Beautiful we work with them all the time. You have full coverage correct?

I am just going to call and verify that there is no cost to you because I don't want to charge you if we don't have to. Do you have the policy card they give you? I just need that and it will take a couple of minutes.

Feel out the top part of the invoice-have the customer do that! Please put the address where you want us to install the glass....then recap everything

Insurance coverage

- 1. Full coverage
- Comprehensive coverage
- Personal injury (pip)/ basic/ liability 4. Self insured

- 9. Sett insured
 Prep the customer before phone call
 1. When did the samage occur (two week, two days)
 2. Is the chip bigger than a dollar bill.

 1. The chip bigger than a dollar bill. obvious it bigger than a dollar bills, so it qualifies you for a new
- obvious its smaller than a dollar bill, but you do have to count the number of chips across your windshield and qualifies you for a new
- 5. We work with jour insurance company all the time; we don't waste 5. We work with your insurance company all the time, we don't waste our time as a preferred vendor, because they use the lowest quality grade class to cut cost. We accept all pricing so there is no cost to at. As well as a file time ourrany on workman slip and seal.

This is an example of one script being used for door-to-door residential sales.

AGRR, designed specifically for neighborhoods, begins by advising the customer that the person was helping some of the potential customer's neighbors, and the installer will be in the area all week to complete work for all of them.

Then, the sales representative asks if the person has any glass damage, who his provider is, and if he has full coverage. Once damage is located, the script continues similarly to the gas station script, at the point which damage is

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Soat also questions what can be considered harvesting.

"Is it claims harvesting when you merely walk up to someone and say 'you know, you have a chip in your windshield?" he asks. "To the insurance industry, that is claims harvesting, but the fact of the matter is, we're saving that consumer's windshield."

Others say some so-called "windshield bullies" take what many call "claims harvesting" a step further not only by going door-to-door and advising consumers that the service will be completed at no cost to them, but also by focusing on the elderly, those who can't speak English well, new drivers and other similar populations.

"They use aggressive—and in some cases fraudulent-tactics to solicit vehicle glass claims, preying on new drivers, the elderly and folks who do not speak fluent English," writes Safelite, the largest auto glass retailer in the United States, in a brochure it developed for distribution to insurance

"[Windshield bullies] are not reputable vehicle glass businesses, but rather those who prey on policyholders, using high-pressure tactics to coerce them into filing a vehicle glass claim at gas stations, car washes or by going door to door," says Safelite spokesperson Melina Metzger. "Their approach is typically pushy, and ... in some cases their actions are fraudulent."

But Auto One president David

continued on page 28

Listen In

Simply use a mobile taq reader to scan the above 2D bar code and gain instant ac-



Get the free mobile app at http://gettag.mobi

cess to NICB's "windshield bully" ad (see page 4 for more information about mobile tag readers).

Inside One Auto Glass Company Using Direct Marketing Methods

HILE AUTO GLASS COMPANIES deductibles at the door. utilizing direct marketing methods exist under several names in several different markets, one of the best known is Coast to Coast Auto Glass (C2CAG), which is based in Scottsdale, Ariz., and, ac- is to canvas an area and look for windcording to its website, also has oper- shield damage. ations in Florida, Kentucky, Minnesota, New York, Massachusetts and South Carolina. Not only is this auto glass company often discussed among readers, it also has made waves in press outlets across the nation in various damage is found, no funds are ex-

As early as August 2009, an NBC News affiliate in Cape Coral, Fla., ran a report about an alleged windshield replacement scam taking place in local neighborhoods there. In the alleged scam, associates claiming to be with a company called Coast to Coast Insurance had been going to door to door in a neighborhood advising residents they needed their windshields replaced because they might not function properly in an accident.

While there is a Coast to Coast Insurance in Cape Coral, officials there denied involvement in the case. A C2CAG representative advised AGRR AGRR magazine that Parslow was part magazine she did not believe the case of the company's "independent, thirdto be associated with her company, because the report noted that the doorto-door salespeople were collecting on an independent contractor basis,"

"We do go door-to-door, but we do not collect money," said C2CAG official Rhonda Jacobson at the time of the

Jacobson noted that C2CAG's policy

"[Our independent contractors will] touch base with customers and then move on if there's no windshield damage," she said.

Jacobson added that if windshield changed onsite.

"We do not collect payment of any kind at the door," she said.

In October 2009, C2CAG was named in the case of Jenna Parslow—the Florida woman arrested for allegedly damaging the windshields of two vehicles and then offering to have the windshields repaired "at no cost." The damage was alleged to have occurred in the parking lot of a pawn shop in Hernando County, Fla. The defendant had advised local police that she made \$45 for every windshield she referred to the company, according to police reports. C2CAG spokesperson Jigna Patel advised party sales force."

"We utilize a third-party sales force

"Coast to Coast has teamed up with a leading direct sales distribution network that consists of independent authorized sales distributors and providers local to each market in which Coast to Coast operates."

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"[Our independent contractors will] touch base with customers and then move on if there's no windshield damage."

—Rhonda Jacobson , C2CAG

the Tampa, Fla., matter is a member of local residents about the company. that independent, third-party sales force, and not an employee of Coast to How Does the Coast."

"Coast to Coast Auto Glass does not and will not tolerate unethical, fraudu- through marketing companies, accordlent or illegal conduct by any of its ing to information from a 2009 lawsuit sales representatives or other vendors," in which the company was involved. added Patel. "This is against our company's philosophy and core principles, conducted through independent, unafsales services on our behalf."

door-to-door "peddling" windshield re- Chebot of Whiteman, Banks and Chebot handles public relations. placements. The police report noted LLC, whose law firm represented the tions, a local marketing company. One The suit alleged that C2CAG and Eugene of the men, Edward Grano, told AGRR Casole, a former Belron US employee magazine shortly after the incident that who went to work for C2CAG, had viosaid that his main job was to book work with Belron. The case eventually was refor the company, but that he doesn't solved outside of court. actually do any repair or replacements.

he said.

Jacobson denied any ties between C2CAG and Tag Promotions.

Coast to Coast," she said during an April thorized 2010 interview.

In June 2010—shortly after the Tag incident—the Charleston, S.C., police alliance allows Coast to Coast to reach issued a consumer advisory warning customers face-to-face and offer its residents to beware of C2CAG represent op-quality services directly to the custatives, advising they did not have the tomer. This unique direct, personalized required "peddlers' permits."

Shelor told AGRR magazine he'd written mobile installation and on-the-spot re- sponded affirmatively to repeated reseveral tickets to C2CAG representatives pair services) make Coast to Coast more quests for comment for this story.

Company Work?

C2CAG conducts much of its work

In October 2009, C2CAG announced "We book the jobs, but there are peo- that it had been purchased by TKB Marple who go get trained [to do the work]," keting. The C2CAG website explains the company's sales network as follows:

a leading direct sales distribution net-"Tag Promotions does not work for work that consists of independent ausales distributors providers local to each market in which Coast to Coast operates," it says. "This marketing and sales approach (com- to-day activities. Shortly after the advisory, Sgt. Trevor bined with our convenient, superior

said Patel. "The individual involved in and that he'd received questions from than just a jingle on the radio, or an ad on TV. Authorized Coast to Coast sales representatives are your friends and neighbors that [sic] reside in the communities in which they serve."

The Company's Agents

C2CAG is a registered limited liability corporation organized in the state of "All of Coast's marketing is Delaware and was incorporated in October 2008. C2CAG's website features a and is contrary to the code of ethics filiated third-party entities, who sell photo of Michael Shimada, chief finanthat we require of any person providing sales leads to Coast to Coast by directly cial operator. Kim Enger is listed as the contacting businesses, such as service company's customer service representa-In another case, two men were ar- stations and individuals, through neigh- tive, and Corey Udkoff as the company's rested in Fort Myers, Fla., for going borhood canvassing," wrote Jeffrey insurance company liaison. Jacobson

The company's website is registered to that the two worked for Tag Promo- company in a suit filed by Belron US. Jimmy McPhillips, whose LinkedIn account lists him as national installation manager for the company.

TKB Marketing is referenced in the comhe was booking work for C2CAG. Grano lated Casole's employment agreement pany's corporate filings in Arizona, Connecticut and Florida. Shimada is referenced as the company's manager and principle officer, respectively, in C2CAG's Massachusetts and Kentucky corporate filings.

> Patel, the company spokesperson to whom AGRR magazine often has been re-"Coast to Coast has teamed up with ferred for comment on various items, also serves as corporate counsel for a company called Innovage, according to her LinkedIn account. Innovage is based in Foothill Ranch, Calif., where Shimada and TKB also are based, according to C2CAG's various state filings. When seeking comment for this article, Patel advised AGRR magazine she handles C2CAG's corporate structure, but is not involved in its day-

At press time, C2CAG had not re-



Zoom Fit

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Zoldowski points out that it's not just the tactic used that makes a "windshield bully"-but whether deception is involved.

"I would consider the bully to be the person who dives in a person's glove box [for his insurance card] or threatens [a potential customer] with safety issues if there's a crack going across the windshield, deceiving the customer that they have to have a repair, or somebody that would commit fraud," he says. "But I don't think someone who cleans your windshield and notices you have a chip [and offers to repair it] is necessarily a bully."

The NICB recently ran a radio ad (which actually was produced by Safelite) during several national radio programs about the "windshield bully" issue. In the ad, the voice of an elderly woman is heard calling her insurance company to explain that she thinks ceit or practices that are immoral," he her windshield has been replaced un- says. "And I'm not saying door-to-door necessarily after an encounter at a gas sales are immoral, but the tactics that station.

"I don't know for sure when [my windshield was damaged]," she says. "They said yesterday, but I don't know ... I don't like this. I don't think I need a new windshield. I don't know what they're up to. Well, they put it in before I had a chance to talk to my insurance company or anything. Boy, I'm not stopping at this station anymore."

"NICB has been getting a lot of complaints from our member companies about all these glass claims," says Scifaldi, who is based in Sacramento. "I even see it out here, I'll go up to a gas station and I'll see someone offering free glass repair."

The Southeastern auto glass shop owner, who's seen the elderly being approached in his area by such salespeople, questions the potential longevity of the model.

"You can't build a company on desome of them are using are immoral."

"A Black Eye"

But what about those who engage in such practices in reputable ways, and those who don't engage in them at all? Are those businesses affected by this phenomenon? According to Metzger, this practice still can create an impact on the industry at large.

"'Windshield bullies' not only hurt consumers and insurance companies, they hurt the reputation of all other vehicle glass shops that work hard everyday to serve their customers," she says.

Independent shop owners echo this sentiment as well.

"They've given a black eye to the industry," says the Gulf Coast shop owner.

"We've made such great strides with [the AGRSS Standard], and then this just takes us back to prehistoric times," adds the Southeastern representative. "It's bad for our industry, it's bad for the gains we've made, and the person it's worst for is the consumer."

Obviously, replacing windshields that don't need replacement generally is considered fraudulent, but are there other ramifications?

"A lot of these guys are independent contractors, so continual training isn't happening," says the Southeastern shop owner. "At our company, training is a process that never ends. You need to be talking about it and repeating it and it never sleeps. It's a very important job and we all know how important a proper installation is to a vehicle ... Our industry is hard enough as it is. You can make a mistake trying to do everything right, and, when you're purposefully circumventing the rules, the consequences are life and death. There's really no excuse."

This particular shop owner actually hired a former "door-to-door" installer in early 2010, but says he quickly learned this was a mistake.

"He only stayed with us for a few days, because he wasn't willing to comply with our procedures," says the shop owner. "He quit because we were

Is the Arizona Fraud Law All It's Cracked Up to Be?

Last year, Arizona legislators enacted a law focused on the auto glass industry that addressed several specific types of fraud. Arizona State Rep. Nancy McLain said she did so "to try to get rid of some outright fraud that's going on in the windshield repair business" and cited having been approached at car washes, etc., by auto glass companies. But Fas-Break chief executive officer Kerry Soat, who worked with legislators in the final wording of the bill, questions whether the law was really needed.

"The lobbyists from the insurance companies were very adamant about the 'rampant fraud' that was going on inside the auto glass industry in Arizona," says Soat. "They claimed there were more than 1,000 fraudulent claims in Arizona alone. When asked to produce these fraud claims they explained this was compiled over a 10-year period. A 10-year period, 1,000 fraudulent claims in Arizona—what does that really mean?"

Soat estimates approximately 10,000 auto glass claims are filed monthly in Arizona.

"This means the fraud rate in Arizona in the auto glass industry is, by the insurance companies' own numbers, a whopping 0.0008 percent," says Soat. "This isn't only less than one percent, not even one-tenth of one percent, but less than one-thousanth of one percent each month—eight questionable claims per month."

And the term "rampant fraud" that was used didn't help any, Soat says.

"Fear is the greatest factor plugged into our society to gain favor for any subject," he says. "All the legislators' needed to hear was 'rampant fraud' and the bill was going to be signed. Of course, they really didn't want to hear from the auto glass industry, since they assumed we were the ones 'perpetuating this rampant fraud."

Zoom Fit

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telling him to wait before he set this December 2010, it has found it benefiwindshield or that windshield; he just didn't want to change to that extent."

viewed several former door-to-door installers.

"I always ask, 'how about the windshields you replace?'" he says. "And they say 25 percent or so do not need to be replaced, and most of the [technicians] who have a conscience—and most people do—couldn't stomach it. I try to never judge a company by [its] ex-employees, but it's been 100 percent of them that say this and that they're really asked to do things that the Gulf Coast shop owner. probably shouldn't be done. They say, the work."

Others have seen safety issues brought to light by "callbacks."

"We've had more than a few [jobs brought in for correction]," says the The Solution? Southeastern shop owner. "And we've had insurance companies call and say to the ramifications that these prac-'let's take a look at this.'"

Insurers indeed have taken note of the answer? the issue as well, says the Gulf Coast

"The impact on the industry in my mind is that it's given the insurance industry one more reason to brand all the glass shops as bad ..." he says.

Some insurers even have made changes related to how they handle claims in light of the alleged rise in questionable auto glass claims. American Family, GEICO and USAA all have announced that they may require preinspections in some cases prior to authorizing windshield work.

because we received feedback from our members that some of them felt like they were coerced or pressured to make glass claims when, in reality, there may not have been any damage to their glass," says USAA spokesperson Rebecca Hirsch. " ... We enacted this to protect our members from any fraudulent activity."

launched its pilot inspection program in pairs "unless the auto glass repair or re-

cial in some cases for preventing fraud.

"We're going to keep looking at it," The Gulf Coast shop also has inter- says Hirsch. "We've already heard from a couple of members that they did not have to submit a claim after the inspection process because there was no damage."

> Though the frequency of completed inspections may vary, some shop owners have expressed a concern for how the consumer is impacted.

> extend from what was a 20-minute call to a two- or three-day process," says

Likewise, Hirsch confirmed that in 'I had to feed my family and I needed the case of USAA, Safelite officials are completing the "inspections" (and some have reported concerns that this may open the doors for steering).

So how does the industry respond tices sometimes create? Is legislation

State officials in Arizona think so. Last April, the state's Gov. Jan Brewer signed a bill addressing several types of insurance fraud. Though not directly targeted at door-to-door sales companies, the law contains several provisions that spell out prohibitions against some of the reported activities these companies undertake, such Arizona State Rep. Nancy McLain, who as advising a customer that auto glass work will be paid entirely by his/her insurer unless the insurance coverage has been verified "by a person who is having been approached at car employed by or is a producer con-"Basically we started this program tracted with the policyholder's insurer or is a third-party administrator contracted with the insurer."

The law also prohibits companies solution. from misstating the date when damage might have occurred on insurance the Southeastern glass shop owner in claims and from misrepresenting the price of the repairs or replacement being billed to an insurer. The law further prohibits companies from saying Hirsch says that since USAA that the insurer has approved the re-

"In general, the concept of car washes and going door to door, just because most of us don't like it, isn't wrong if you do it "Now even the claims process can ethically. We're all trying to harvest claims. It's no different than Safelite saying [they will] 'repair your windshield at no cost to you."

> —Gulf Coast shop owner

placement facility has verified coverage or obtained authorization directly from the insurance company or any other third-party administrator contracted with the insurance company..."

The bill originally was introduced by said she did so "to try to get rid of some outright fraud that's going on in the windshield repair business" and cited washes, etc., by auto glass companies. However, the law was not born without controversy (see box on page 28).

Some wonder if regulation is the

"Wow, what is the solution?" asked response to the same question. "I really don't know. The one thing I do know is that this model can't be sustained."

Penny Stacey is the editor of AGRR

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International Auto Glass Safety (AGRSS) Conference **Brings Together Auto Glass** Safety Professionals, Experts, **Insurers and More**

by Penny Stacey

Auto Glass Safety (AGRSS) Conference, held recently in Chicago, you probably noticed a factor common among all attendees. Not everyone there was from an AGRSS-Registered Company (ARC), not everyone installed auto glass and not everyone there was in the insurance or automotive industry. However, one simple, common tie brought attendees together-the importance of safety in all facets and placing the achievement of safety above all.

Those in attendance included representatives of ARCs and others considering becoming AGRSS-registered, insurers, various automotive safety organizations, automotive design experts and more.

The event was held October 27-28 in suburban Chicago (Oakbrook Terrace), Ill., at the Drury Lane Conference Center and began with several updates from committee chairs, a panel of automotive safety experts and the latest on the third-party validation program.

Bob Beranek of Automotive Glass Consultants, who chairs the Standards Committee, updated the group on sev-

fyou attended the 2010 International eral possible upcoming changes to the of us need to," Bull added. "It's very im-AGRSS Standard, many of which have portant to put that logo out there." come about as part of the third-party validation program.

> Jeff Bull of J Bull Associates, chair of the Membership Committee, also provided an update, noting that ARCs encompass 1,100 locations, spanning every U.S. state (with the exception of Vermont), Canada and Guam.

> "I think everyone is seeing the value in becoming a registered company," said Bull.

> And he also stressed that all involved should market that value.

Nik Frye of Glass America, the incoming chair of the Marketing Committee, premiered a new video designed to be shown to insurers explaining the value of registration as well. The video features Jon Fransway, a Minnesota insurance agent who lost his sister in 1999 as the result of an improperly installed windshield.

"It's been quite a busy year for the AGRSS Council," said Frye, who pointed out that 150 shops have been validated to date. In addition, the "We need to promote our value—all Council has re-designed its website,







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"We need to promote our value—all of us need to." -Jeff Bull, J Bull Associates

www.agrss.org, and the Marketing Lessons Learned Committee is working to develop a

"We want to help move this initiative forward for all of us," Frye added.

A Common Goal

participated in a panel titled "Safety— Toward a Common Goal," during which they discussed their own personal commitments to safety in a variety of aspects dealing with auto safety.

First up was Rowland Day, CEO of WebSafety, a company that makes a technological solution for preventing texting and web-browsing while driving. Day spoke about distracted driving and pointed out that whether or not comes from the shop," said Malcolm. you utilize a cell phone while driving, others may be.

"It's an intrusion whether you have it or not," he warned.

works closely with Safe Kids USA, spoke about child safety seat safety.

newsletter for insurers and consumers. this one focused specifically on the five minutes, that time is a lot longer early rounds of third-party validations and lessons that have come from these. The panel featured Dale Malcolm of Dow Automotive, chair of the Several automotive safety experts AGRSS Education Committee, Jeff Olive of Glasspro, Penny Ouellette of Orion Registrar Inc., and Jean Pero of Mygrant Glass, chair of the AGRSS Accreditation Committee.

> Malcolm launched the session by stressing that a business's entire environment has to be safety-minded in out the company.

> "Technician commitment clearly "You can't tell your people they have to care about AGRSS if you don't."

And Olive pointed out that technicians need to be given the proper tools Jill Braselton, a registered nurse who to be able to be compliant. "[You should] provide a timer to that technician so he can time how long he shakes when a noncompliance is found. "If

that cleaner," he suggested. "When you Another safety panel followed, but have to time something for a minute or than you think."

> Binders also might be helpful, said Olive, as one noncompliance that's come up is that an improper safe drive-away time has been given. A binder, prepared with a technician's certifications and all the necessary information he might need, would be helpful in this case, said Olive.

Record-Keeping

Record-keeping also has been an order for the effort to trickle through- issue in some cases. In others, lot numbers have been recorded, but they haven't been tracked properly, Malcolm said.

> "It's important to ensure that the lot numbers being recorded are the lot numbers actually being used," he added. "It not about just having a number; it's about having the right numbers."

Ouellette discussed what happens



continued on page 32

also were auctioned off.



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continued from page 31

mean you have to leave the AGRSS registration program," she said. "If there's prove you fix it, and you move along."

Three representatives of auto glass companies that have been directly involved in validation reviews also discussed their tips for preparation.

Gene Nichols of Guardian Automotive in Auburn Hills, Mich., echoed Olive's suggestion with regard to preparing technicians. "Be sure technicians know where to reference what Marketing with AGRSS they know or need to know," he said.

to prepare also is important—along with named business development director providing reassurance to them. "We tell these guys, 'it's complicated, but don't get a bellyache over it," he said.

Brighton, Mich., advised that he found

audit—or several—can help as well.

"Do as many practice runs as you a problem, you work at it you fix it, you can," said Overbeck. "It will help with your technicians and CSRs."

> Mike Paley of Freedom Glass in Richmond, Va., told attendees that following the instructions provided by the AGRSS Council for validation preparation is key. "If you follow those instructions step by step, it will get you through," Paley said.

Safety-Savvy:

A panel consisting of Nik Frye of Glass And working closely with technicians America, Dan Mock (who recently was for the AGRSS Council Inc.) and Mike Schenian of City Auto Glass provided tips to attendees on how to market the Ron Overbeck of Auto One in AGRSS Standard on a daily basis.

during the company's validation review those committed to safety market the that the validators were very knowl- Standard even when they don't realize

there's a noncompliance, that doesn't edgeable, but also calming. A mock they're doing it. "I think you can find a way to market AGRSS whether you have sales reps on the street or not," he said. "As an AGRSS-Registered Company, we promote the Standard every time we properly install a windshield."

> Offering a safe installation and promoting the Standard goes a long way. "An agent who has a happy customer is looking to replicate that job," he said.

> Frye suggested speaking about the Standard at local events and informing customers as well. "You become the expert on auto glass," he said.

> Schenian utilizes the AGRSS logo on all of his company vans, in his advertising and more, and encouraged others to do the same. Notepads are particularly helpful, he said. "These are moving billboards," added Schenian.

Day one of the conference wrapped Frye suggested that ARCs and all up with the annual AGRSS charity auction (see box on page 31).

The second day of the conference



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All the AGRSS committee chairs provided updates on their respective committees' work, including (left to right) Dale Malcolm, Education Committee chair, vice president David Rohlfing, Nik Frye, Marketing Committee chair, Jean Pero, Accreditation Committee chair, Jeff Bull, Membership Committee chair, and Bob Beranek, Standards Committee chair.

offered attendees the chance to see Attendee Outlooks what goes on during an AGRSS Consurance agents and other insurance and more. professionals from a number of locales Glass Solutions. The CAP was co-sponsored by two Illinois-based companies, Glass America of Chicago and Gerber AGRSS Standard for our customers." Collision and Glass of Skokie, Ill.

sumer Awareness Program (CAP). In- ence with new safety information learned," added Ron Maxey of the

"It was good to learn all about the North Pembroke, Mass. "It was also more information. helpful to learn about marketing the

"I really liked the roundtable—the

guys that are up there are blazing the Attendees say they left the confer- trail and the lessons that they've Glass Doctor of Northwest Indiana. "

Next year's conference will be held came out to earn continuing education validations and how we can get our as part of Auto Glass WeekTM, Septemcredits at a two-hour course provided shops up to speed for a validation," said ber 15-17, 2011, in Memphis, Tenn. by Frye and Joel Timmons of Profitable Peter Brown of Tiny and Sons Glass in Visit www.autoglassweek.com for

> Penny Stacey is the editor of AGRR magazine/glassBYTEs.com™.

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A Winning Combination

First-Time Competitor Randy Olson Takes First Place in Windshield Repair Olympics

by Penny Stacey

view the Olympics not so much as a competition or an opportunity to beat somebody, but it's kind of like your own business—where you just try to do the best you can, you just prepare the best you can, you use the best equipment you can, you use the best training, supplies and support. If you're fortunate enough, all that comes together in a winning combination."

These were the words of the 2010 Walt Gorman Memorial Windshield Repair Olympics (WRO) champion Randy Olson of Chip Medic in Bend, Ore., who found the winning combi-

Despite his win, Olson remained humble.

"I don't think I beat anybody. I was just fort

an opportunity to beat somebody, but it's kind of like "I don't think I beat anybody, I was just fortunate enough your own business—where you just try to do the best" that everything came together and I did my best," he said.

Olson was followed by silver medalist Brandon Long of Novus Glass in Eaton Rapids, Mich.. Long, no stranger to competition, took third place in the 2009 competition.

"Last year obviously was the first year I came to the competition, and, this year, getting the silver medal—that was just kind of nice," said Long.

Judges in this year's competition reported that the quality of the repairs among the six competitors was even closer than in years' past, and Long echoed that sentiment.

"I know my repairs this year definitely were a notch above last year's—that's for sure," he said.

Gregory Hamilton of Glasspro in Charleston, S.C., finished in third place. Hamilton is a former Auto Glass Technician Olympics silver medalist, but this was his first time competing in the WRO.

Hamilton also was humble. "A repair is a repair—you can't get it perfect," he said after being awarded the bronze metal. In addition, Lee Simms, who owns a SuperGlass Wind-

shield Repair franchise in Bedford, Texas, was recognized with an innovation award for utilizing custom floors mats in the vehicle and for providing the cus-

tomer with breast cancer awareness materials in honor of Breast Cancer Awareness month.

"I had specialized floormats made for the competition," said Simms, who also has competed in the past.

The competition's corporate sponsors included platinum sponsor GlasWeld, along with diamond sponsor HSG, and emerald sponsors SuperGlass Windshield Repair and Glass Doctor. The competition also is

Mark Your Calendars!

Next year's Walt Gorman Memorial Windshield Repair Olympics will be held in Memphis, Tenn., during Auto Glass Week™, September 15-17, 2011, along with the Pilkington Clear Advantage Auto Glass Technician Olympics and the meetings of several industry groups, including the Auto Glass Replacement Safety Standards Council, the Independent Glass Association, the National Glass Association and the National Windshield Repair Association.



Zoom Fit

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Judges pointed out that this year's WRO was one of the most competitive yet—with the top competitors scoring within points of one another. Randy Olson of Chip Medic (shown at left) emerged ultimately in first place.

sponsored by AGRR magazine and the National Windshield Repair Association.

"We're proud to be part of [the competition]," said GlasWeld president Dennis Garbutt. "GlasWeld's been in the business for 28 years now, and we're happy to see the growth that we're seeing. This has been my second year here and the growing level of professionalism is noticeable in the last year."

Next year's WRO will be held in Memphis, Tenn., during Auto Glass Week™ (see related sidebar on page 34), September 15-17, 2011, along with the Pilkington Clear Advantage Auto Glass Technician Olympics and the meetings of several industry groups.

The 2010 competition was held at the Mandalay Bay Convention Center in conjunction with the NACE Show (see related sidebar at right).

Inside the Olympics with Platinum Sponsor GlasWeld

The Walt Gorman Memorial Windshield Repair Olympics returns annually thanks to the work of many, and the sponsorship of several key players, particularly that of platinum sponsor GlasWeld in Bend, Ore. AGRR™ magazine recently caught up with GlasWeld president Dennis Garbutt and marketing director Lori Patch to discuss their commitment to the annual event.

"I only have two years under my belt and I felt a dramatic increase in professionalism this year, not just in the quality of the repair when they were finished, but in the attitude and demeanor and temper of the contestants," said Garbutt, reflecting on this year's competition.

And Garbutt sees a positive impact on the industry as the competition continues to grow more fierce.

"Every one of the participants—especially the finalists really—I think there was only a one or two point difference and every one of them presented a really professional image, says Garbutt. "The more press we can get behind these kinds of people making this a career choice the more people will want to join the repair industry, and the more it will grow."

"That's why we continue to support [the WRO] every year," says Patch. "We believe in highlighting the professionals and highlighting the service they provide."

"I don't think I beat anybody, I was just fortunate enough that everything came together and I did my best." -Randy Olson, Chip Medic

NACE Auto Glass Pavilion Sees New Product Launches, Attendees Looking for Economical Add-Ons

As in recent years, the Walt Gorman Memorial Windshield Repair Olympics competition was held in conjunction with the NACE Show at the Mandalay Bay Convention Center.

While competitors went head-to-head for the gold, several auto glass tool suppliers and manufacturers also were on-hand at the Auto Glass Pavilion to show their latest wares. NACE, also known as the International Autobody Congress and Exposition, was co-located with CARS during Automotive Service and Repair Week.

Equalizer Industries displayed its entire line of Equalizer removal tools and windshield repair tools and systems. Company president Eric Asbery said he heard mixed reports from show attendees.

"I hear a lot of complaints from customers about the economy, but they end up wanting to buy stuff ..." he said. "I think it's bouncing back, but I think people are still a little leery of buying. It's a natural thing ..."

In line with a growing trend of auto body shops that provide their own auto glass services, Asbery said he talked to several body shop owners looking to add windshield repair equipment to their businesses.

"It's probably time that the body industry is looking for other things because of the economy," he said. "I think they're looking to other industries that fit into their businesses, and the windshield repair business is probably easy on the pocketbook enough that they can afford to try to get into that kind of thing."

Crystal Glass/The Extractor displayed its PROV28 Milwaukee windshield removal tool—an 18-volt tool.

"It's very powerful for the high-volume installer," said operations manager Win Parnall (see related story about Parnall's pending retirement on page 39).

Glass Doctor was promoting its franchise offerings to attendees.

Delta Kits launched its new windshield repair pit resin, 144-14 Premium Pit Plus.

RV glass supplier Duncan Systems also was on-hand, displaying its RV-specific damage estimating software.

Former Auto Glass Technician Olympics gold medalists Jeff Olive of Glasspro and Jamie Browning of Browning Auto Glass, along with 2009 bronze medalist Travis Crebs, also provided auto glass installation demonstrations during the event as part of an AGTO retrospective.

Next year's NACE Show will be held October 6-8 in Orlando, Fla., at the Orange County Convention Center.

Visit www.naceexpo.com for more information.



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Repair Round-Up

nwra reports

Should Insurance Cover Your Windshield?

by Kerry Wanstrath

EEMS LIKE A FAIRLY STRAIGHT forward question with a simple answer, doesn't it? Most consumers think it is a nice benefit, and perhaps the only benefit, they get from their insurance companies, barring a collision with another car. So it seems nice that our insurance carrier is giving us something back for all the money we pay out year after year after year. For those of us that have never had an accident, it is their little way of saying how much they appreciate our business over the years—right?

Well, life as we all know it is not that simple and neither is one's motive for doing something that seems nice.

"For every reaction there is an equal reaction"—someone opposite smarter than I said that and I think it applies to the auto glass repair and replacement industry. How so? Well, what are the consequences (or the opposite reaction) of insurers handling a windshield repair claim? Does your premium as a consumer go up or down as a result of a claim? Every year, 30 percent of all comprehensive claims filed are for auto glass, so it is logical that auto glass coverage will increase the cost of all of our policies.

An Idea

So, I am about to suggest the unthinkable. Here I go: why don't insurance companies just stop paying for windshield repair? That's right—insurers should just stop paying, let the consumer pay. Perhaps you think I have lost my mind, but not as it pertains to this subject. In fact, I'll take it one step further; I think they should stop paying for replacement, too.

Do people stop getting their tires repaired when they get a nail or a flat? Of "Do people stop getting their tires repaired when they get a nail or a flat? Of course they don't."

course they don't. There is lots of life remaining in the tire, so you simply fix the affected area and you are good to go. I see no real difference in a windshield.

The Claims Process

Okay, now let's move to the real meat of the issue: the claim itself. In part, insurers turned to third-party administrators because the cost of the repairs might have been close to the cost of processing the claim by the insurance company. This opened the door for replacement as well, and without getting into the evolution of the various claims processors and the creation of networks, independents now have the problems associated with processing an auto glass claim and complaints and the claims of steering associated with glass claims. In fact, even non-insurance claims (those that are not covered by the carrier and are paid by the consumer) are processed by a network as if they were claims. What is that about?

Why isn't the customer being told that he should just handle the repair or replacement on his own and keep the claim off his record? With the \$500 deductible becoming the norm, well more than half of all repairs and replacements are already cash jobs that are being processed as if they were claims.

I truly believe most (if not all) independent shops would be better off and have better market access to the real customer (the person who owns the car on which you are working) if all insurance companies exited the auto glass repair | ily those of this magazine.

and replacement industry. Since State Farm stopped waiving the deductible for repairs, have State Farm customers stopped repairing their windshields? That has not been our experience.

Imagine competing based upon the merits of your work, service and a fair price. I know it is an idea foreign to some in our industry, especially looking at the past decade. But the only way to change the road on which you're driving is to turn off and drive down a different road. The definition of insanity is doing the same thing over and over again and expecting a different result. Claims processing and steering issues are not going to change no matter how loud you scream, because there is no one out there to hear your complaints.

So, why not encourage insurance companies to save their money by exiting our business? Perhaps the tire industry would like them—or the "quick lube" industry. These are maintenance-related services similar to auto glass. I would suggest an industry-wide effort to contact all major auto glass insurance companies and encourage them to save their money by stop paying for the maintenance of a vehicle and let the consumer and free markets take care of the rest.

Kerry Wanstrath is the president of the National Windshield Repair Association. In addition, he serves as president of Glass Technology in Durango, Colo. Mr. Wanstrath's opinions are solely his own and not necessar-





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WGR Reports

ASSOCIATION NEWS

Wanstrath Elected President of National Windshield Repair Association

LASS TECHNOLOGY PRESIdent **Kerry Wanstrath** was elected president of the National Windshield Repair Association (NWRA) during a meeting of the association's board of directors in October.

"I believe the NWRA is going to focus on promoting the successes of the association and lobbying on behalf of the small independent glass shops to allow them to utilize repair to their benefit and the consumer's benefit," Wanstrath told AGRR magazine in a recent interview.

He also hopes to work more directly | with the association's membership.

"I would like to see us re-establish a credible line of communication with our root base of customers—small shops and small independents in the repair and replacement business," he says. "[I want to] try to lobby on their behalf."

Wanstrath succeeds Mike Boyle of Glass Mechanix.

In addition to Wanstrath's election as president, the NWRA held elections for its board of directors during its annual meeting on November 30. Keith Beveridge, senior vice president of NOVUS Inc., and Wes Walker, who owns a Glass Doctor franchise in Opelousas, La., both were re-elected to their seats on the board. Rich Campfield, president of Ultra Bond in Grand Junction, Colo., also was elected to the board.

All were elected by unanimous vote. See Wanstrath's first column as NWRA president in AGRR™ on page 36.

COMPANY NEWS

Delta Kits Inc. Launches Windshield Repair and Replacement **Referral Website**

Delta Kits Inc. has launched a referral website at www.windshieldreferral.com. The site focuses on independent windshield repair businesses.

"Windshield repair technicians,

specifically independents, have not had a good place to advertise. Our goal is to provide Internet visibility for windshield retechnipair cians while



giving their customers a resource for finding technicians in their local area," says company president Brent Deines.

WindshieldReferral.com provides free listings for windshield repair and replacement businesses; tools to solicit customer feedback; customized listings to accurately describe a business; and a preferential listing for certified technicians and shops, all in a userfriendly site design.

KUDOS

NOVUS, SuperGlass and Glass Doctor Named to 2011 Franchise 500 List

Several industry companies have again ranked on the annual Franchise 500 list for 2011. These include NOVUS Glass, Glass Doctor and SuperGlass.

NOVUS Glass was ranked No. 65 on the list, up from No. 89 on the 2010 list. The company also was listed as No. 68 for fastest-growing franchises, No. 15 for low-cost franchises, No. 17 for top home-based franchises and No. 56 for top global franchises. Novus was founded in 1972 and has been franchising since 1985. The company currently has 223 U.S. franchisees, 120 Canadian, 1,272 foreign and ten company-owned.

Orlando, Fla.-based SuperGlass Windshield Repair also was on the rise—ranked No. 161, up from its No. 191 ranking in 2010. SuperGlass also ranked No. 33 for low-cost franchises, No. 44 for top home-based franchises and No. 127 for America's top global franchises. Founded in 1992, the company has been franchising since 1993 and has franchisees throughout the world—including 244 in the United States, two in Canada and 18 foreign, including locations such as South Africa, Spain, France and Germany.

Glass Doctor® moved up to No. 167. The company was ranked No. 240 in 2010, No. 277 in 2009 and No. 312 in 2008. The company also ranked No. 97 among fastest-growing franchises, and No. 132 among America's top global franchises. The Waco, Texas-based company was founded in 1962 and has been franchising since 1981. It currently has 178 U.S. franchisees and 10 Canadian.

The Franchise 500 list is created based on a number of factors, including financial strength and stability, growth rate and size of the company's franchising system, according to Entrepreneur. The publication also considers the number of years a company has been in business, the amount of time that has passed since it began franchising, start-up costs, litigation, termination percentages and whether the company offers financing to its franchisees.

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insiders people in the news

RETIREMENTS

Industry Veteran Win Parnall of Crystal Glass/Extractor to Retire



Win Parnall

Extractor operations manager Win Parnall began his long career in the auto glass industry in 1964, with parent company Crystal Glass. At press time, Parnall was scheduled to retire from the Ed-

monton, Alberta-based company on February 25, 2011.

Parnall has had a range of industry experience over the years. After getting his start with Crystal, he went on to launch his own company-Prestige Aluminum Products. In 1995, he sold that company to Los Angeles-based C.R. Laurence Co. Inc. (CRL), and, after working for CRL for six years, he returned to Crystal in 2001.

Meanwhile, Crystal had launched its | says Parnall.

KUDOS

Birkhauser Awarded the Annual Carl F. Tompkins Distinguished Service Award

AEGIS Tools International president Bob Birkhauser was recognized during the recent AGRSS Conference with the annual Carl F. Tompkins Distinquished Service Award (see related story on page 30). The award is given annually to someone who has shown exemplary service to the efforts of the AGRSS Council Inc.

Birkhauser applauded others in his acceptance of the award. "AGRSS is an entity, a living organism that is dy- SIKA's Carl Tompkins (right) namic, and it is the result of the efforts presents the award that bears his of people like you," he said. "It's been a name to AEGIS president Bob battle at times, but an enjoyable one."



Birkhauser (left).

Extractor business—a tool division in 1998, so in 2005 Parnall took over management of that part of business, along with Crystal's distribution arm.

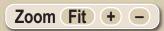
"It's been a great five or six years,"

Parnall and his wife, Carol, plan to take a month-long vacation to Palm Springs, Calif., in March.

Don Rietze has been pegged to take over as operations manager upon Parnall's retirement.









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SOFTWARE

Mainstreet **Offers Check-Processing Module**

Mainstreet Computers now offers a checkprocessing module, the latest addition to its Glas-Avenue 8.0 software. Utilizing the

need for daily trips to the bank and per-item deposit fees, according to the company. In addition, techs can quickly determine if they'll receive an insufficient funds notice from customers' banks. Mainstreet also offers credit card

module, shops can now process | processing and hosted software.



DBC Offers Real-Time Web Quoting, CSR Alerts

Digital Business Controls (DBC) has developed a solution that offers realtime web quoting, CSR instant alerts and detailed web success analysis for auto glass companies. In addition, the company has available real-time smart-phone applications that can tie directly in with its ChameleonWare software, allowing company reps to enter notes, payment information and ticket status, as well as report their status from on-site to completed.

In addition, the software system provides real-time text integration with a company's point-of-sale system and schedule texted reports of sales and key statistics.

II▶ www.dbcontrols.com

HANDLING SYSTEMS

PipeKnife® Adds Side **Buddy Rack to Offerings**

The PipeKnife Co. has introduced a Side Buddy Rack system to allow technicians to transport tall and oversized windshields.

The Side Buddy Rack is designed to fit vans and pick-ups with shells to carry oversized products such as RV and bus windshields. The system is composed of a top body mount and main carrier system; the main carrier



system can be detached from the top body mount to be loaded with product and then attached to the vehicle when necessary.

The Side Buddy Rack can transport two windshields at one time and includes padded framing and tie-downs.

II➤ www.pipeknife.com

Wood's Powr-Grip® Offers Vacuum Cup with Vertical Handle for Windshields

The LJ6VH hand-held vacuum cup from Wood's Powr-Grip provides comfortable hand placement for technicians when removing windshields, according to the company. The large-volume pump of this hand cup also permits quick attachment on both curved and flat glass surfaces.



The cup is equipped with a rigid, vertical handle that provides support for easy glass positioning, while a non-slip grip holds the glass securely at any angle. A red-line indicator on the pump visually warns the user in case of vacuum loss, and a special check valve allows re-pumping without the need to reattach the cup. Lift tabs on the vacuum pad provide instant release, and each cup is supplied with a protective pad cover.

II www.powrgrip.com

ADHESIVES

Go Lower with **BETAPRIMETM** 5201 Bare Metal Primer

Dow Automotive Systems recently announced that it has validated the use of its BETAPRIME™ 5201 bare

metal primer at temperatures as low as 20 degrees Fahrenheit (-6.7 degrees Celsius) with the same performance as at higher temperatures and at a drying time of 15 min-Designed utes. for windshield-area corrosion treatments of a half-inch square or larger of bare metal, the previous minimum temperature for bond-



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ing surfaces before applying BE-TAPRIME 5201 Bare Metal Primer was 40 degrees Fahrenheit.

"This enables glass shops to provide a necessary service quickly, confidently and easily in a wide range of operating temperatures," says Dale Malcolm, technical manager, Dow Automotive Systems, Aftermarket.

www.dowautomotive.com

MOULDINGS

Precision Goes Universal

Precision Replacement Parts has a new line of universal mouldings.

"We've listened to our customers and developed a line of mouldings that performs well in all temperatures and climates," says Don Precision's quality manager. "We've had valuable input from technicians that helped us design a great product that's made right here in Wisconsin."

Precision says that the offering consists of conventional, underside and cavity-style mouldings in all of the popular and new generation sizes.

II▶ www.prp.com

REPAIR SYSTEMS

Equalizer® Offers DynaPro® Windshield Repair Kit

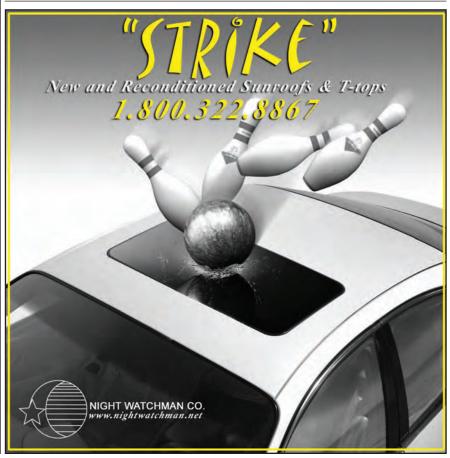


The DynaPro® windshield repair kit from Equalizer is a quality, long-lasting kit, according to the company. stainless steel in-

jector is a self-contained "pull/push" pressure and vacuum creating device, which allows technicians to switch between cycles quickly. The bridge also was designed to be durable and easy to keep clean, and the pump action attachment cup keeps the assembly on the windshield, according to the company.

II> www.equalizer.com





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RV GLASS

COACH GLASS

98 North Polk Eugene, OR 97402 800/714-7171 (phone) 888/714-7171 (fax) rv@coachglass.com

Information Sources

ASSOCIATIONS

NATIONAL WINDSHIELD **REPAIR ASSOCIATION**

P.O. Box 569 Garrisonville, VA 22463 540/720-7484 (phone) 540/720-3470 (fax) www.nwrassn.org

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Avocations

life beyond the auto glass business

Sure Shot Jamie Browning, Browning Auto Glass

easiest day in the auto glass business can be a stressful one. But new auto glass business owner Jamie Browning of Browning Auto Glass in Daniel Island, S.C., has found his own secret for winding down on the weekends. The 38-year-old business owner hits the shooting range nearly every weekend.

He's been participating in the sport since about the age of 9, as it's a common hobby in his family.

"I shoot handguns, rifles, shotguns, pretty much anything—whether it's some kind of modern military weapon or old, Civil War-type weapon."

"Guns have really always been around in the family as far as hunting and stuff like that," says Browning.

Browning enjoys both simple target practice and what he calls "trick shooting"—shooting a variety of weapons, skeets and various types of targets.

Though he once enjoyed hunting as well—for "pretty much anything"—Browning sticks mainly to target shooting now.

He shoots every weekend on a piece of property owned by a close family member, and says his favorite weapon to shoot would surprise some.

"My favorite gun to shoot would be probably one of the less sophisticated ones—an 1875 Remington Outlaw," says Browning. "It's the same gun that



Frank James of Frank and Jesse James fame carried."

In addition to hitting the range regularly, Browning also enjoys local gun shows—and seeks out interesting weapons to add to his collection.

"I shoot handguns, rifles, shotguns, pretty much anything—whether it's some kind of modern military weapon or old, Civil War-type weapon," he says.

Asked whether it's tough to find the time for such a time-consuming hobby as a new business owner, Browning replies, "not really, because it's a great stress reliever."

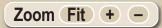
"It's something that I try to make time for," he adds. "It's nice to get together with friends and get your guy time in."

For those who wish to take up shooting, Browning stresses that, just like in the auto glass business, safety should come first.

"I'm definitely a huge advocate for safety, and making sure that if there are children in the house that you have [firearms] locked up," Browning says. "Firearms in general get a bad reputation, but it's up to the owners to be responsible—and keeping [them] away from children is definitely top of the list."

Browning has been in the industry since the age of 18—for 20 years, and has worked for a variety of companies, including Harmon, ABRA Autobody and Glass, Glasspro in nearby Mount Pleasant, S.C., and Team Acne in Las Vegas, prior to opening his own company last year. He also received the gold medal in the 2009 Auto Glass Technician Olympics.







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