



# TRUCKER

2019 | VOLUME 10 ISSUE 1

*Focus*



THE FIRST

**24**



# THE 24 CRITICAL HOURS AFTER A TRUCKING ACCIDENT

Getting our claims representatives to the scene of a serious trucking accident is critical to providing a defense of the drivers and motor carriers we insure. In the 24 hours following a crash, getting as much information as possible is essential. Our representatives work to preserve evidence because it will start to disappear if a proper investigation is not started immediately.

With advancements in vehicle technology, evidence is all around the accident scene. The semi tractor's ECM (electronic control module) may contain evidence such as engine RPMs, tractor speed, and braking events. This data and evidence can be wiped away if the vehicle is restarted prior to the information being imaged or downloaded. Additional evidence can be gathered from driver cameras, GPS units, smart phones, and vehicle tracking devices.

The ability to gather and retain this information can only be achieved if the claim is immediately reported to Acuity. The speed that the driver contacts dispatch, the time it takes dispatch to report the accident to the agent, and the time the agency takes to report the claim to Acuity are all factors in our ability to arrive to the accident scene fast. Getting there before any vehicles are moved or evidence disturbed is our goal.

Along with gathering electronic information from the semi-tractor, information obtained from the other vehicle is also important. Almost all newer private passenger vehicles contain an EDR (event data recorder), which records information similar to what an ECM provides. EDRs may also capture information such as steering wheel position, seat belt use, acceleration (delta-v), cruise control use, airbag deployment, and roll angle. Securing and preserving this evidence must begin immediately—before this data is lost.

Additional evidence from the accident scene must also be gathered. This includes witness statements and information such as where the witnesses were positioned in proximity to the accident, points of impact, and where the vehicles came to rest after the accident.

Video from surveillance cameras on nearby buildings is another important investigative tool that must be gathered quickly because recorders are often on a loop that records over footage that is not preserved. We have seen several accidents caught on video as commercial and residential surveillance cameras are becoming more and more popular.

In addition to gathering the above information, we need to ensure information given to other parties by our driver is correct and not against the interest of our insured carrier. We like to meet and speak with drivers as soon as possible to obtain and document their recollection of the facts and preserve that record. The more data we can immediately obtain, the better we are able to evaluate our insured's exposure and liability and protect their interests.

In a recent, severe multi-vehicle accident in Minnesota, Senior Claims Representative Reid Pederson arrived within hours, along with our legal counsel and an accident reconstruction expert. Although the motor carrier felt their driver did nothing wrong, they saw that Acuity was there protecting them against a claim that could be brought against their company.

In summary, the first 24 hours after a severe auto accident are critical. The immediate reporting of any accident to Acuity allows us to gather the necessary information to protect our customers and provide the quality service they deserve.



# YOUR LIFE ON THE ROAD



## Corey's Dream

"My wife, Bonnie, and I have been in the seasonal trucking industry for over 30 years, and many of those years we have been insured with Acuity. Our company truck I drive is in memory of my brother Corey, who

died at the young age of 37 of pancreatic cancer. He loved trucking and our country when he was with us."

– Craig Medler, Medler Trucking, Morley, Michigan

Send us a picture from your Life on the Road and you could win \$100!

We're looking for fun and unique trucker photos! Please send us a photo or two that show your life on the road. Great pictures show an interesting story such as unique loads, challenging or amazing delivery locations, unexpected events, family/company stories, or other situations that truckers might find interesting. If we choose to feature your picture in Trucker Focus, you'll win \$100!

Photos should be sent to [lifontheroad@acuity.com](mailto:lifontheroad@acuity.com).

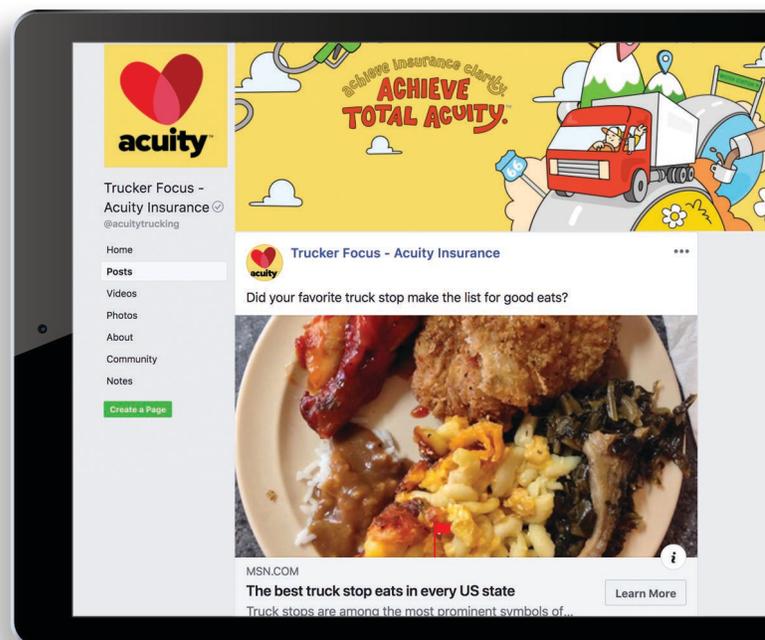
For more information, including a complete list of rules, please visit [acuity.com/lifontheroad](http://acuity.com/lifontheroad).



# WORD OF MOUTH

Our "Best of the Blog" looked at what makes for a great truck stop, and a recent post at our Trucker Focus Facebook shared an article on the best truck stop eats in every U.S. state. As you can imagine, the topic of food generated a lot of discussion! Read more on this and other topics at [facebook.com/acuitytrucking](http://facebook.com/acuitytrucking).

In addition to all the great online resources for truckers Acuity makes available at [acuity.com](http://acuity.com), we also feature the latest news, trucking trends, and lively discussions on our Trucker Focus Facebook page.



# UPDATING YOUR FLEET EQUIPMENT

Are you considering updating your heavy trucks and trailers in your company and, if so, what factors do you use to make these decisions? Here are some common items for you to consider when updating your equipment.

**Equipment Specification.** Equipment must fit your operational needs—engine size, axle specs, gear ratio, frame length, and fifth wheel. Depending on the freight you're hauling, is your trailer as universal as possible?

**Maintenance.** The cost of running older equipment is not always limited to mechanical breakdowns and repairs. CSA violations related to maintenance can also contribute to the cost of operation.

**Warranties.** Many new trucks come standard with 5-year or 500,000-mile coverage. Larger fleets run their trucks less than 400,000 miles, meaning you can get over 100,000 miles left on a used purchase.

**Fuel Economy.** Back just a decade ago, 5 or 6 mpg was considered good, with some trucks getting 4. Today's truck technology has changed so that some fleet applications are claiming to see 8 mpg.

**Driver Satisfaction.** Drivers today have a lot of choices, especially professional drivers with years of experience and a clean MVR. Nice equipment can attract high-caliber drivers.

**Financing.** New model trucks are usually easier to finance and often qualify for lower interest rates. The higher cost of buying new considered with the lower APR can sometimes make more financial sense than buying used. Remember, the average term of a truck or trailer loan is 60 months, so decide what you want to afford, just not what you can, and be sure that your income is secure for at least the next 5 years.

**Depreciation and Resale Value Depreciation.** Like all new vehicles, trucks and trailers depreciate in value fairly quickly, so the resale value will drop significantly in the first year. In some circumstances, buying used enables you to recoup your initial investment should you decide to sell the equipment.

**Regulations.** Are you into trucking for the long term? If so, consider the required CARB regulations when traveling in some states. This can end up costing truckers \$16,000 to \$18,000 for compliance on a used truck, whereas a new truck is already compliant.

## FIND THE FLAGPOLE FOR A CHANCE TO WIN \$100



Acuity's headquarters in Sheboygan, Wisconsin, is known for hosting the World's Tallest Symbol of Freedom: a 400-foot flagpole that flies a 70- by 140-foot American flag.

In each issue of the Trucker Focus, we'll hide a miniature version of our flag: . In our last issue, the flagpole was hidden on the semi trailer on page 8. Find the flag hidden elsewhere in this issue, then send an

email with its location to [flagcontest@acuity.com](mailto:flagcontest@acuity.com) by April 1, 2019. We'll choose a winner of \$100 at random from among the correct entries received.



*This contest is not open to employees of Acuity or their immediate family members. For a complete list of rules, visit [www.acuity.com/flagcontestrules](http://www.acuity.com/flagcontestrules).*

### Winners of last issue's contest were:

**Sarah Ebelhar**, Louisville, KY  
**Debbie Guillermo**, Racine, WI  
**Angie Miller**, Dubuque, IA

# BEST OF THE BLOG

By Cliff Johnson, Trucking Specialist

## The TOPS in TRUCK STOPS

A truck stop can be a trucker's best friend or worst nightmare. But, as it turns out, truck drivers have different opinions about what makes a great truck stop.

For me, having done both regional and long-haul trucking, these are the basics that were important to me:

- 1. Easy-on, easy-off highway access, not requiring me to figure out how to drive around secondary roads while mingling with four wheelers.*
- 2. A clean and reasonably well-maintained facility and ample-sized parking lot. Simply put, if you don't care about your place and my comfort, then I will just go somewhere that does.*
- 3. Competitive fuel prices for companies of all sizes—not just the large ones—and high-speed fuel pumps that are maintained and have their filters changed as needed. I dislike wasting my time on slow pumps and clogged filters. It's also helpful to have garbage cans at the pumps that are regularly maintained.*
- 4. Prompt and courteous employees who are trained and understand I am the customer and their job is to provide a service to me.*
- 5. Free showers provided after a fuel purchase and a well-maintained laundry room.*
- 6. A restaurant that is open 24/7 and looks like it has passed its food safety and sanitation inspections. The restaurant should provide more than just the traditional meat and potatoes—a variety of healthy food choices, from low carb to vegetarian, should also be on the menu.*
- 7. Along the same track, a truckers' lounge with charging stations and free Wi-Fi.*
- 8. Did I say, "Free coffee with fuel purchase"?*

When drivers have a little time off, whether they are spending the weekend waiting to unload or they are gone for four or five weeks at a time, a truck stop can

truly be a home away from home. Here are some additional things truckers are looking for in a truck stop:

- 1. With CSA tracking almost every mechanical and driver issue these days, a well-supplied truck parts store can come in very handy. These stores should include light bulbs, straps and ratchet bars, placards, paperwork, and other supplies.*
- 2. A well-managed truck service center with trained CMV technicians is tough to beat. Some of the most common CSA violations biting motor carriers today are the BLT of brakes, lights, and tires. A truck stop with a well-managed and transparent shop that has fair rates can definitely provide some needed peace of mind when services are needed.*
- 3. For the gamers out there, many truck stops are providing game rooms where drivers can relax and test their skills.*
- 4. Many folks don't realize the real reason many of us are out there on the road—family. A gift store stocked with unique and thoughtful items that we can bring home to our families makes it easy for us to let them know we're thinking of them.*
- 5. Mail or shipping services, such as USPS, FedEx, and UPS, can be important when items need to be delivered.*
- 6. Though most of us have some form of TV in our trucks, it can be a nice change of pace to visit a movie theater to relax and socialize with other drivers.*
- 7. Whether you need a trailer washout or to polish some chrome for a new customer, a truck wash is almost a necessity in any good truck stop.*
- 8. Some drivers have a pet who rides along with them. Pet washes and walking areas can be a real attraction to drivers who travel with pets.*

Technology is playing a big role in modern truck stops as well. Some offer technologies such as IdleAire, a high-tech parking lot hookup that powers up rigs and allows drivers to turn off their diesel engines and still enjoy heat, air conditioning, electricity, high-speed Internet, and satellite TV.



# ASK THE SPECIALIST



**Cliff Johnson**  
is Acuity's  
Trucking Specialist.  
Contact him at  
[trucking.news@acuity.com](mailto:trucking.news@acuity.com).

## Ask Cliff

***I am a small fleet owner struggling with violations and CSA scores. How do I improve them and become a safer company?***

In my role as Trucking Specialist with Acuity, I have the privilege of meeting a great many motor carriers. Though many are cutting-edge and understand their costs and effectively work to address them, others, including smaller firms, struggle understanding how to integrate safety into their operations and reduce claims, fines, maintenance costs, and driver turnover.

Truckers have to contend with unsafe behavior from other drivers, especially with all the new technologies available in vehicles today. I have seen drivers of passenger cars and trucks reading a newspaper, shaving or putting on makeup, and even talking and texting on the phone. Trucking has additional challenges of traveling to new areas, understanding road restrictions, navigating low bridges, as well as tracking miles, hours-of-service (HOS), and other paperwork.

Unfortunately, truckers are also targets for lawyers when accidents happen and have suffered large judgments. For instance, a truck driver near Savannah, Georgia, drove into a line of cars that had stopped due to a previous accident, killing several people. The truck driver, who denied falling asleep and driving distracted, was hit with an \$80 million verdict.

In another accident in New Mexico, a jury awarded the family of a person killed in a truck-involved accident \$58.5 million in damages. The case alleged that the motor carrier allowed trucks to run with numerous safety and traffic violations, as well as improper repair and maintenance issues. After the crash, the carrier also altered their HOS records.

In trucking, we often hear about the importance of tort reform and other legislation to reduce claims. Though that is certainly a valid discussion, I would like to talk about motor carriers returning to the “basics” themselves. Improving your BASICs scores starts with ensuring that your operation has:

### **Written policies and procedures that:**

- Ensure you are hiring safe drivers.
- Are providing the necessary training to new drivers for their success.
- Provide and enforce disciplinary policies around failure to follow rules around driver vehicle inspection reports (DVIRs), HOS, and so on.

### **Business operations that focus on safety, including:**

- Defining who is responsible for safety in your operation. (The answer is “everyone.”)
- Training dispatchers to effectively address vehicle maintenance issues, weather, and available driver hours.
- Ensuring that the maintenance department understands violations a vehicle has last received, what enforcement officers are looking for during roadside inspections, and how the DVIR process works to keep the equipment and driver at peak uptime.

### **Audit and review of policies and procedures to address whether:**

- Current policies and procedures are affecting operations in the manner intended.
- Preventable crashes have been reduced.
- Vehicle citations have been reduced.
- Driver turnover has decreased.
- Tools are available to drivers for tasks such as cargo securement.
- Employees are actively participating in your safety efforts and culture.

These basic steps will help truckers enhance their ROI, understand their FMCSA Safety Measurement Systems 7 BASIC scores, and develop methods to enhance the safety of their operation. At Acuity, our insureds also have access to our Motor Carrier Tool Box filled with required forms and guidance, FMCSA's Safety Management Cycle, as well as Loss Control services and our JJ Keller Safety Training videos.

# Motor Carrier **TOOLBOX**

TEAR ALONG THE PERFORATION LINE

## Designed for Truckers Like You!

Acuity's Motor Carrier Toolbox gives you exclusive access to over 140 tools, programs, and policies designed to help you comply with government regulations, address maintenance and safety issues, aid drivers in navigating today's complex trucking business, and more. The tear-off page to the right features two of the resources that are available. For more great tips, check out Acuity's Motor Carrier Toolbox at [www.acuity.com/mctb](http://www.acuity.com/mctb).



## Check out our dedicated trucking-focused online channels!

-  **Trucking Web Page**  
[acuity.com/trucking](http://acuity.com/trucking)
-  **Facebook**  
[facebook.com/acuitytrucking](https://facebook.com/acuitytrucking)
-  **Blog**  
[acuity.com/trucker-focus](http://acuity.com/trucker-focus)
-  **YouTube**  
[youtube.com/acuityinsurance](https://youtube.com/acuityinsurance)  
(Trucker Focus playlist)
-  **Twitter**  
[twitter.com/acuityinsurance](https://twitter.com/acuityinsurance)
-  **LinkedIn**  
[linkedin.com/company/acuity-insurance](https://linkedin.com/company/acuity-insurance)

# TRUCKING QUESTIONS?

Acuity's on-site trucking specialist provides over 30 years of industry experience to your business.

 **Email**  
[trucking.news@acuity.com](mailto:trucking.news@acuity.com)

 **Phone**  
800.242.7666, extension 1740

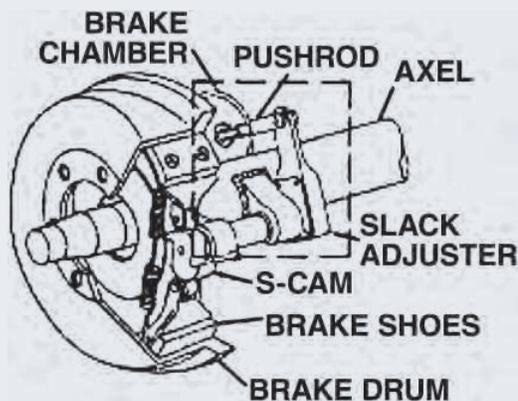
# On Guard



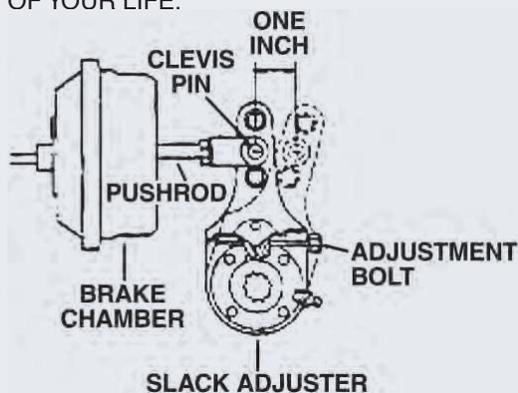
U.S. Department of Transportation

## WITHIN AN INCH OF YOUR LIFE

IF BRAKE SLACK EXCEEDS ONE INCH, YOU COULD BE DRIVING A "KILLER TRUCK."



THIS IS THE MOST IMPORTANT INCH OF YOUR LIFE.



BRAKES SHOULD BE CHECKED BEFORE EACH TRIP AND MORE FREQUENTLY IN HILLY AREAS.

**TRUCKERS!** Poorly adjusted brakes could cost you time and money with out-of-service violations, jeopardize your safety and that of others due to impaired stopping ability, and even cost you your life. The only way to be sure that your vehicle's brakes are properly adjusted is to physically check each wheel on a regular schedule. It is difficult for you to sense, simply from pedal feel, that your brakes are out of adjustment. Under normal braking conditions, your brakes may respond satisfactorily, but under a *hard* or *panic* stop you may find that you are unable to stop in time.

### HOW TO CHECK

Before checking or making adjustments, be sure that your vehicle is parked on a level surface with the wheels blocked, spring brakes released, and the engine shut off. The following measurements are for *Type 30 air chamber brakes only*. For other types, check with your mechanic, supervisor, or manufacturer.

**One person method:** (1) Pull the chamber pushrod to its limit by hand or by prying with a short pry bar. (2) Measure from the clevis pin to the chamber face at both full retraction and at full extension. The difference between these measurements is the pushrod travel or slack. One-half inch is correct, and the *MAXIMUM ALLOWABLE TRAVEL IS ONE INCH* (one-person method).

**Two-person method:** Make the same measurements described in the one-person method, but with brakes fully applied and with brakes released. Because of the considerable stretching and bending of various parts when using the two-person method, the *MAXIMUM ALLOWABLE TRAVEL IS TWO INCHES* for Type 30 air chamber brakes.

### HOW TO ADJUST

Brake adjustment, or "taking up the slack," is done by first making sure the brakes are released, then turning the adjusting bolt on the slack adjuster arm: (1) Depress the spring locking sleeve with a wrench. (2) Tighten the bolt until solid resistance is met. This indicates that the brake linings are touching the drum.

**NOTE:** Most adjusting bolts require a normal clockwise turn to "set up" the brakes, but some require a counter-clockwise turn. Be alert for any outward movement of the chamber pushrod and slack adjuster arm while the adjustment bolt is being turned. This movement means you are turning in the wrong direction.

(3) Restore running clearance by backing off the adjustment between one-quarter and one-half a turn. Re-check the pushrod travel. Proper adjustment leaves one-half an inch. (4) Check each brake drum or rotor for excessive heat soon after the brakes have been adjusted. An extra-hot brake drum means that you have adjusted the brakes too tightly.

For both this type and other types of brake systems, always check with the manufacturer for proper maintenance and adjustment procedures. If you are not comfortable with these procedures, ask your mechanic or supervisor.

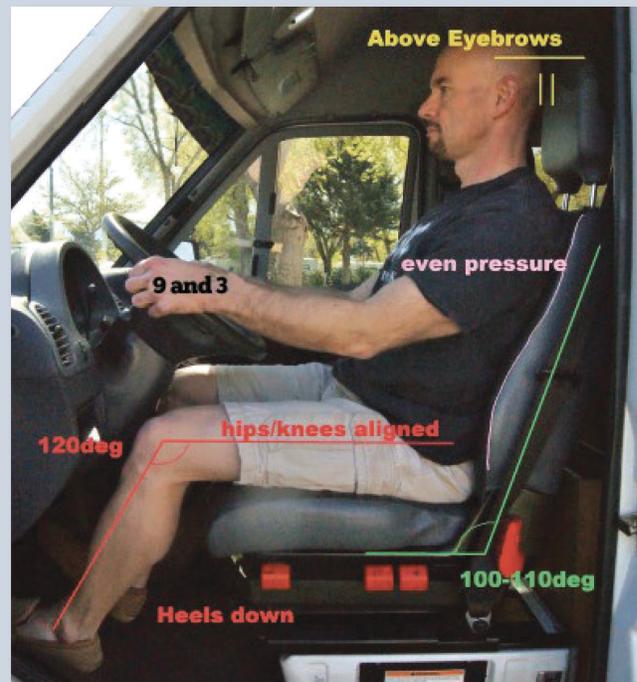


# SEAT ERGONOMICS

TRUCKER TALK AHEAD ↗

## PROPER SEAT ADJUSTMENT

- Familiarize yourself with the seat adjustment controls and always adjust the seat for yourself.
- Inspect the seat and support mechanism when on the ground.
- Your knees should not be higher than your hips.
- The front of the seat should not contact the back of your knee. (This can cause a driver to slide into a rounded posture.)
- You should be able to depress pedals all they way without twisting your back or moving away from the seat.
- If possible, always adjust the lumbar area of the seat to provide gentle support for even pressure on the back.
- Slightly recline the seat back so the angle between your back and legs is approximately 110 degrees. Shift the body often, but stay close to that position.
- Position steering wheel to keep elbows as close to you as possible, minimizing reach. However, do not slouch over the steering wheel.
- Be sure instrumentation is easy to read.
- Always adjust mirrors so you can see out of them without slouching or twisting.



Picture from TheFitRV.com

## TIPS FOR DRIVING

- Shift your seat position slightly every 30 to 60 minutes to vary the stress on your body.
- Change hand position on the steering wheel often. Do not squeeze harder than necessary.
- Do not hunch over the wheel.
- Work to ensure your body stays in a neutral position.





**focused on truckers**

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