



TRUCKER

2020 | VOLUME 11 ISSUE 4

Focus



WE LOVE

TRUCKERS

ACUITY CELEBRATES 2020 NATIONAL TRUCK DRIVER APPRECIATION *Week!*

Each year, the trucking industry is acknowledged during National Truck Driver Appreciation Week. This year's week-long celebration was September 13-19. It held even more significance this year due to the heroic efforts of truck drivers in the face of the COVID-19 pandemic.

With a large portion of the country working from home or, unfortunately, unemployed, sheltering in place, and practicing social distancing, truck drivers faced extraordinary challenges. They put themselves and their families at risk by making sure store shelves were stocked with essential products. In addition, it was necessary to keep up with rapidly changing rules and regulations. Finally, once at their destination, drivers needed to adjust to new policies and procedures intended to keep everyone safe.

For the past three years, Acuity celebrated Appreciation Week by holding essay contests for kids and creating an appreciation video from content received. This year, Acuity decided to put a different spin on how we show our appreciation to drivers.

"We realized in March that, while celebrating drivers during Appreciation Week is important, drivers were performing tasks then that deserved our thanks," says John Gebert, Acuity Commercial Underwriting Manager.

With that in mind, the team that creates the annual Appreciation Week Contest focused on finding ways to thank drivers. One of the biggest issues facing drivers was finding a place to eat. Most restaurants were closed and those open with a drive-through window were not always accessible. The team found two events, the Wisconsin Motor Carriers Association Thank a Trucker Appreciation Event and the Nebraska

Trucking Association providing free lunches to drivers. Acuity was a sponsor of both events, which provided lunches to thousands of drivers.

As for the annual appreciation video, which had been a social media success the past three years, the team took a different approach this year. The difficult decision was made to not hold a contest this year. In its place, the team decided to create a video of Acuity employees thanking drivers for all they do. "We put the call out and there were many people who had personal stories to tell about a family member who is a trucker," says Sandy Herwig, Acuity Claims Consultant. "Our idea was to say thank you from the Acuity family."

In the end, the lesson from 2020 is the spotlight shined on the importance of truck drivers. Especially in the early days when no one really knew what was happening, drivers kept our country afloat. Acuity and our employees want to say thank you to all drivers.

You can view Acuity's 2020 appreciation video at [acuity.com/trucker-appreciation](https://www.acuity.com/trucker-appreciation).



SUPPORTING MOTOR CARRIERS THROUGHOUT THE PANDEMIC

At Acuity, protecting you is our top priority. Our financial strength and stability built over 95 years of doing business ensures that we will be there after accidents, storms, and other losses when you need us most.

We continue to monitor the pandemic and have taken measures to keep our employees healthy and ensure there is no impact to normal customer service operations. Our employees are equipped with the technology they need to work remotely from home, ensuring minimal disruption to operations and providing the service and support you need during this time.

Acuity in the Community

We pride ourselves on giving back to the community and being there when people need us, so we have made it a priority to give back during this time.

“This is an unprecedented time in the history of our nation and the world,” says Ben Salzman, Acuity President and CEO. “Supporting the community is always a priority for Acuity, and there has never been a higher need for essential services than right now when many individuals and families have had their lives significantly disrupted.”

Here are a few of the things we have done for our trucking customers and the community:

- *We made a special \$300,000 financial contribution equally distributed among the Salvation Army, Feeding America, and the Sheboygan County Food Bank to support these groups' COVID-19 relief efforts.*
- *We showed our appreciation to truck drivers throughout 2020 as highlighted in the main article of this issue.*
- *We provided motor carriers with safety and compliance resources available for free at acuity.com, including:*
 - *The Acuity Motor Carrier Toolbox, which provides helpful tools for motor carriers to enhance both their operations and FMCSA compliance.*
 - *Loss control safety tools and services, which help to identify and reduce both the frequency and severity of losses.*
 - *JJ Keller Safety Videos, which customers can use during new hire orientation, driver coaching, and driver safety meetings.*

Acuity values our relationship with you and will continue to be open for business and ready to respond to your needs.



BEST OF THE BLOG



NEW CYBER COVERAGE FOR TRUCKERS!

The statistics about cybercrime are enough to keep a person awake at night:

- 43% of cyber breach victims are small- to mid-size businesses, according to Verizon's 2019 Data Breach Investigations Report.
- Also according to Verizon, 1 in 9 system compromises happen in under a minute.
- 9.7 billion records have been leaked since the start of 2019.

With this threat hanging over businesses, Acuity is excited to announce an upcoming change to our commercial lines cyber insurance offerings. As part of our continuing partnership with Hartford Steam Boiler (HSB), our current separate Cyber Liability, Data Breach, and Identity Recovery coverage forms will transition to one form that includes all three coverages. In addition, two coverages, Misdirected Payment Fraud and Computer Fraud, are added.

With all these necessary coverages in one single form you can rest assured your needs are met.

In addition to the new Acuity cyber coverage form, our trucking customers have access to eRisk Hub, providing access to resources such as a risk assessment survey, tools to estimate the anticipated cost of a breach, and a news center to keep up with the latest cyber news. Finally, if a covered cyber loss does occur, you can rest easy knowing that all cyber claims are managed by experienced cyber claim specialists who are available 24/7.

Check out more entries at [acuity.com/trucker-focus](https://www.acuity.com/trucker-focus).

Included in the new Acuity form are these coverages:

- Data Compromise Response Expenses
- Computer Attack
- Cyber Extortion
- Misdirected Payment Fraud (new coverage)
- Computer Fraud (new coverage)
- Data Compromise Liability
- Network Security Liability
- Electronic Media Liability
- Identity Recovery



Motor Carrier TOOLBOX

CONTROLLED SUBSTANCES FACTSHEET

Find out how the *Controlled Substances/Alcohol Behavior Analysis and Safety Improvement Category (BASIC)* can affect you as a motor carrier.

Acuity provides a variety of printable resources like this one in our online Motor Carrier Toolbox. Check out the rest at www.acuity.com/mctb.

Controlled Substances/Alcohol BASIC Factsheet

Controlled Substances/Alcohol Overview

What is the Controlled Substances/Alcohol BASIC? The Controlled Substances/Alcohol Behavior Analysis and Safety Improvement Category (BASIC) is one of seven categories that the Federal Motor Carrier Safety Administration (FMCSA) uses to determine how a motor carrier ranks relative to other carriers with a similar number of safety events (i.e., inspections, violations, or crashes). The Controlled Substances/Alcohol BASIC addresses the requirements in Federal Motor Carrier Safety Regulations (FMCSRs), specifically 49 CFR Parts 382 and 392. The Controlled Substances/Alcohol BASIC deals with the operation of commercial motor vehicles (CMVs) by drivers who are impaired due to alcohol, illegal drugs, and the misuse of prescription or over-the-counter medications. Some example roadside violations that may cause a motor carrier to rank poorly in this BASIC include a driver(s) failing an alcohol test, which indicates an alcohol level of .02 or greater, and operating under the influence of illegal drugs.

How do motor carriers know where they stand? FMCSA's Safety Measurement System (SMS) determines an overall BASIC status for each motor carrier based upon roadside inspection results that are reflected as a percentile rank and/or prior investigation violations. This information can be seen by logging into the **SMS Website** (<https://a.fmcsa.dot.gov/sms/>). Once logged into the SMS Website, a motor carrier with safety compliance problems in the Controlled Substances/Alcohol BASIC will see a warning symbol in that DataQs. You can also view the records of your company's crashes and request a review of any records you think are inaccurate through DataQs. Violations of the regulations related to the Controlled Substances/Alcohol BASIC raise the percentile rank, which indicates lower safety compliance and may lead to safety interventions such as warning letters or investigations.

What documents associated with this BASIC should motor carriers keep? If an investigation is conducted, Safety Investigators (SIs) may request from motor carriers these types of documents: records of verified positive controlled substances test results, documentation of refusals to take required alcohol and/or controlled substances tests, and driver evaluations and referrals. Motor carriers should keep these documents as required by the FMCSRs, and know that SIs may use them to help determine whether the motor carrier has any safety performance issues.

How can motor carriers and their drivers improve safety performance in the Controlled Substances/Alcohol BASIC? Drivers should understand the regulations related to the Controlled Substances/Alcohol BASIC and how to comply with them. The Controlled Substances/Alcohol BASIC is based on the regulations that require motor carriers to implement a controlled substance/alcohol testing program in accordance with 49 CFR Part 382. Employers should ensure that drivers understand that staying drug-free and alcohol-free while driving for their motor carriers is not just important for safety – it's the law.

Motor carriers should educate their drivers about how to comply with the FMCSRs and how it impacts the carrier's percentile rank in the Controlled Substances/Alcohol BASIC. Motor carriers should know they are accountable for the safety performance of their drivers and are responsible for educating their drivers about the Controlled Substances/Alcohol BASIC.

Motor carriers should know that violations related to the Controlled Substances/Alcohol BASIC adversely affect SMS results for 24 months; time and/or clean inspections with no Controlled Substances/Alcohol violations can improve motor carriers' BASIC percentile ranks. Also, they should check out the "What can a motor carrier do to improve?" section of the SMS Information Center for answers to commonly asked questions about safety performance.

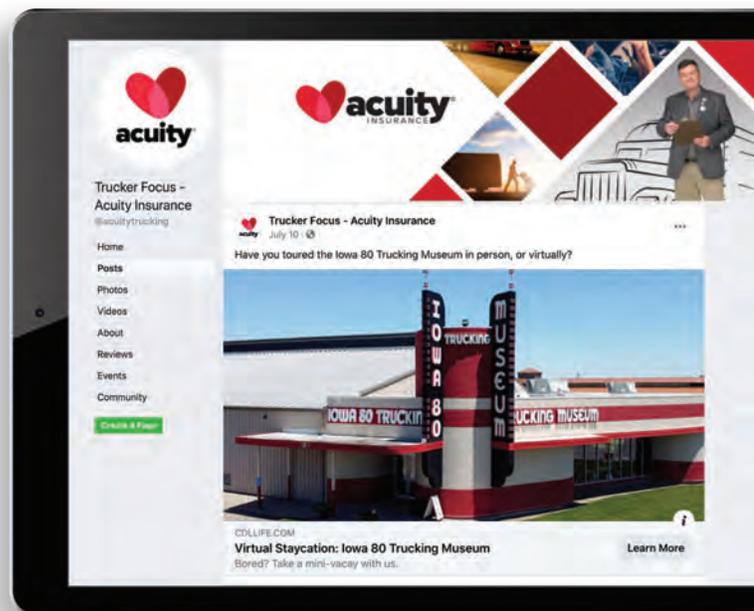
This is an official U.S. government publication, produced and disseminated by the Federal Motor Carrier Safety Administration. CSA is FMCSA's enforcement and compliance program to improve large truck and bus safety and ultimately reduce CMV-related crashes, injuries, and fatalities. For more information about CSA, visit <http://csa.fmcsa.dot.gov>

U.S. Department of Transportation
Federal Motor Carrier Safety Administration
[HTTP://WWW.FMCSA.DOT.GOV](http://www.fmcsa.dot.gov) | [HTTP://CSA.FMCSA.DOT.GOV](http://CSA.FMCSA.DOT.GOV) | DECEMBER 2012

FMC CSA 12-004

WORD OF MOUTH

Have you toured the Iowa 80 Trucking Museum either in person or virtually? Check out this national treasure and read about more great trucking topics at [facebook.com/acuitytrucking](https://www.facebook.com/acuitytrucking). You can also check out our trucking blog and access online resources and tools at [acuity.com](http://www.acuity.com).



ASK THE SPECIALIST

Cliff Johnson
is Acuity's Trucking
Consultant. Have a
question for Cliff?
Reach him at
cliff@acuity.com.



BUILDING RELATIONSHIPS BETWEEN MOTOR CARRIERS AND FREIGHT BROKERS

In the United States, more than 70 percent of freight is hauled by trucks over the road. Trucking remains our country's lifeline, enabling us to receive the food, clothing, fuel, medicine, and other supplies we need to live.

Our transportation system has many working parts that result in products arriving at their destinations on time and in good condition. In addition to the truck, the roads, the training and support of the drivers, maintenance, safety, insurance, finance, and so much more, one of the changes I have noticed is the increased reliance on freight brokers that many motor carriers—especially in 2020—are using.

As many of us know, shippers, motor carriers, and receivers are the most visible parties involved in moving freight from point A to point B. We see their facilities and their trucks on the road, but what about freight brokers?

A freight broker is an agent who contracts with a manufacturer or shipping company to move their freight to the end receiver via a motor carrier. A freight broker must work with the shipper to coordinate the pickup time, find a reliable motor carrier with the correct equipment and personnel to transport the freight, and manage any issues during movement of the load.

Though many motor carriers have their own outbound freight, freight brokers can help motor carriers procure loads away from home in the lane of traffic they are in and with the equipment and expertise the motor carrier has. This can help the motor carrier increase profits by reducing deadhead miles and time spent looking for loads. In managing the load between the shipper and motor carrier, the freight broker never physically handles the load. However, once the motor carrier is under the load, the freight broker provides communication of load details and progress reports and helps manage any issues that arise.

A freight broker's commission occurs by negotiating rates with the shipper less the negotiated rate with the motor carrier. So, for example, a load is offered to a broker paying \$1,250 for delivery to the receiver. The broker posts on a load board or contacts motor carriers offering this load for \$1,050. The difference between the two rates is the freight broker's commission. Given the nature of the freight broker's job, there can be tension as shippers are encouraged to pay higher rates while motor carriers are offered rates that allow the freight broker to enhance their profits.



Here are some ideas motor carriers and freight brokers can use to improve their relationships and profitability:

Freight Brokers

1. Be a good communicator and provide shipper information, load requirements, freight specifications, and receiver details, so motor carriers do not waste their time calling about a load they cannot haul.
2. Share any special requirements or issues upfront, including permitting requirements, tarping needs, weather conditions, or road information for areas where they will be traveling.
3. Pay in a timely manner.
4. Always be polite and thank the motor carrier for doing a good job.

Motor Carriers

1. Follow through with your agreements.
2. Be honest about any issues that affected the movement of a load.
3. Discuss future business opportunities that might be a good fit.



WIN \$100! FIND THE FLAGPOLE TO BE ENTERED!

Acuity is proud to hoist a 70- by 140-foot American flag on a 400-foot flagpole at our headquarters in Sheboygan, WI. Visit www.acuity.com/flag to learn more.

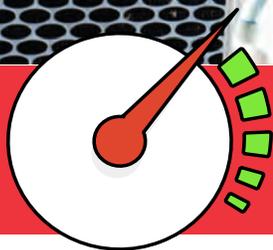


To enter, find the flagpole hidden in this issue and send an email with the location to flagcontest@acuity.com. We'll randomly choose a winner from the correct entries received by January 1, 2021.



WINNER of last issue's contest was:
Cheryl Mallak—Mallak Trucking Inc—Olivia, MN

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.



Acuity Knows Trucking!

Check out our dedicated trucking-focused online channels!



Trucking Web Page
acuity.com/trucking



Facebook
facebook.com/acuitytrucking



Blog
acuity.com/trucker-focus



YouTube
youtube.com/acuityinsurance
(Trucker Focus playlist)



LinkedIn
linkedin.com/company/acuity-insurance



Twitter
twitter.com/acuityinsurance

TRUCKING QUESTIONS?

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



Email

trucking.news@acuity.com



Phone

800.242.7666, extension 1740





TRUCK DRIVER'S WINTER SURVIVAL KIT

TRUCKER TALK AHEAD ↗

Use this checklist to make sure you are prepared for the hazards of winter driving and will be able to stay warm, safe, and healthy if you are forced to spend an extended period of time in your truck. Inspect your chains for defects at the beginning of each winter season and after each use.

WINTER SURVIVAL KIT

- Warm socks, hat, & waterproof gloves
- Sleeping bag or blankets
- Non-perishable foods such as dried fruit, nuts, granola
- Extra medication
(Check expiration dates)
- Bottled water
- Shovel (foldable)
- Flashlights & batteries
- First aid kit
- Multi-purpose tool
- Jumper cables
- Extra fuses
- Chains
- Spare bulbs for the marker lights or headlights
- Windshield de-icer & scraper
- Emergency flares
- Charged cell phone with emergency contact numbers
- Small section of tarp or similar material to lay on when installing chains
- Tool Kit:
 - Screwdrivers (flat blade & Phillips)
 - Pliers
 - Box knife
 - Selection of wrenches
 - Duct tape





focused on truckers

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