



TRUCKER

2021 | VOLUME 12

ISSUE 4

Focus



POST-ACCIDENT PROCEDURES

STEPS TO TAKE AFTER AN ACCIDENT

By Cliff Johnson, Acuity Trucking Consultant

Accidents can be extremely stressful. Here are some tips to keep in mind that can help you protect yourself and make the accident scene and claim process easier.

- 1. Stay calm.** This may be the hardest step, but is also one of the most important. Losing your cool will only make matters worse.
- 2. Stop and assess the situation.** Check if anyone in your vehicle is injured. Put on a high-visibility vest and make sure it is safe to exit your vehicle. Turn on flashers and place warning devices promptly. Then, check on the people in the other vehicles.
- 3. Get yourself and your vehicle off the road.** It's important to get off the road and out of traffic to help prevent additional accidents from occurring. However, only move your vehicle if law permits and it is safe to do so. Don't risk further injury to yourself or others if conditions aren't safe or a vehicle isn't drivable.
- 4. Call law enforcement/emergency services.** Be prepared to report where the accident occurred, if anyone is hurt, and what happened. This will also

ensure that the accident is legally documented. Law enforcement may dispatch emergency services, such as an ambulance, fire truck, or tow truck. Properly describing the scene will help make sure appropriate services are rendered.

- 5. Do not admit fault.** If you aren't at fault but say so at the scene of the accident, that may be used against you later. Even if you believe you are at fault, it is better to leave the fault-finding process in the hands of the authorities and insurers.
- 6. Exchange information with the other drivers.** This is an essential step in the process. Collecting the right information upfront can help the claim process with your insurance company go smoothly. The following information should be obtained:
 - Names and addresses of all drivers and passengers
 - Makes and models of the cars involved
 - Auto insurance information of the drivers
 - Names and phone numbers of any witnesses
 - Responding police officer's name and badge number
- 7. Document the accident.** Photos and videos can help your insurance company assess the damage and work faster for you. If the scene is safe, use your cell phone or camera to take photos and video of the area, including vehicles, debris, and skid marks. If there is a dash camera in your vehicle, make sure the video is properly stored as soon as possible.



8. Call your insurance company.

Get in touch with your insurance company as soon as possible after the accident. They can start working for you immediately and help you get your life moving forward. They may send a damage appraiser to check out your vehicle, direct you to a repair shop, or ask you to get an estimate for repairing damages to your vehicle. Making this call as soon as possible can help get your vehicle taken care of and your business running again.

9. Ensure you follow FMCSA regulations on post-accident drug and alcohol testing.

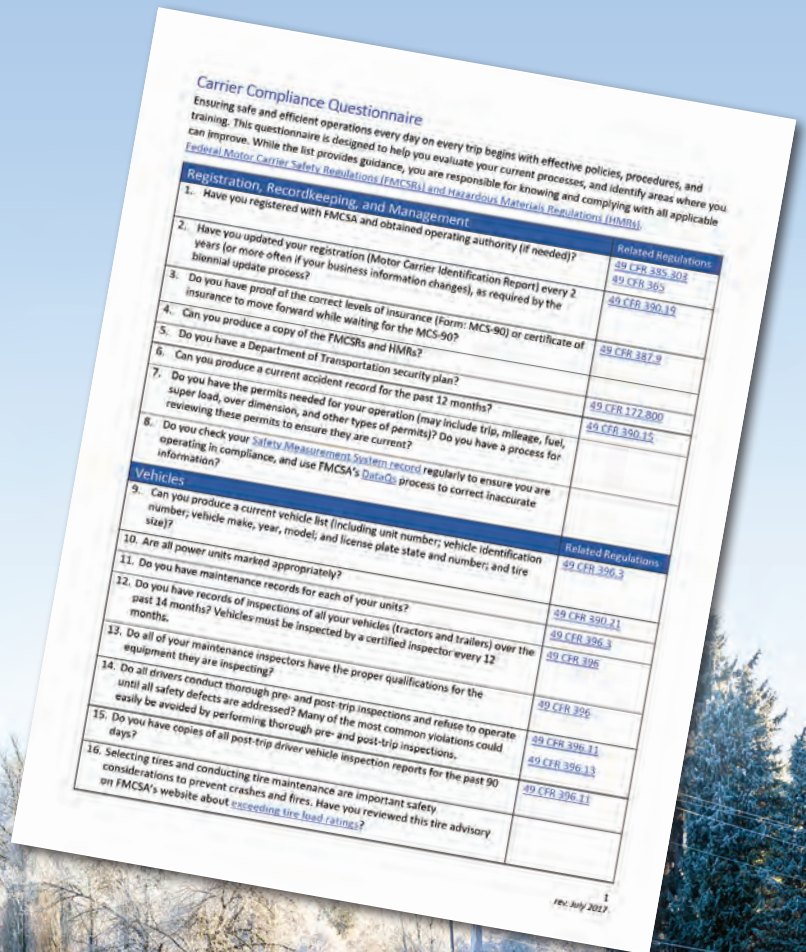
Type of Accident	Citation Issued to CMV Driver	Test Needed?
Human fatality	Yes	Yes
	No	Yes
Bodily injury with immediate medical treatment away from the scene	Yes	Yes
	No	No
Disabling damage to any motor vehicle requiring tow away	Yes	Yes
	No	No

So, in the unfortunate event you find yourself involved in an accident, remember to stay calm and follow these steps. When you are insured with Acuity, you can rest assured that we will handle your claim with topnotch service. Our claims team provides you with a single point of contact throughout your claim experience and takes pride in their 96% claims satisfaction rating.

Motor Carrier TOOLBOX

From FMCSA-issued tools about the seven BASICs to the Acuity-created Trucker Talks, Acuity's Motor Carrier Toolbox provides resources motor carriers and drivers can use to improve safety and enhance performance.

One of those resources is the FMCSA's Carrier Compliance Questionnaire, designed to help you evaluate your current processes and identify areas for improvement. You can find this questionnaire and more by visiting www.acuity.com/mctb to see everything we have to offer. All the resources of the Motor Carrier Toolbox are free and available without a sign-in!



ASK THE CONSULTANT



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

Ask Cliff

What are some tips for successful driver hiring and retention?

Traveling in my position as Trucking Consultant with Acuity, one of the most frequent challenges I hear about from motor carriers is recruiting and retaining experienced drivers. Matching the right truck driving job that will meet the driver's needs and those of the motor carrier can be challenging to both parties. Sometimes, just finding an available driver can be a challenge. Many trucking companies have found success in advertising their open positions on Facebook Marketplace, Craigslist, employment websites like Indeed or Glassdoor, and driver-specific recruitment services.

The costs associated with finding and recruiting a qualified driver, training them to be successful, and placing them behind the wheel have been estimated to average \$5,000 for each driver. That's a lot of money for any operation, so once you have a qualified driver who has joined your team, it is important to make sure they get started on the right foot and stay.

It will come as no surprise to many of us who have worked as drivers, what the issues at stake are. Quality home time, pay and benefits, geographic area traveled, type of equipment used, and freight hauled all weigh into driver satisfaction. But often, it is the little things that can matter most, such as friendly customers, an informed and capable dispatcher, and even an effective preventative maintenance program.

One positive example I've seen in my travels is a dispatcher who keeps a spreadsheet with drivers' important dates, including family birthdays, anniversaries, and major events. Imagine in this scenario that the dispatcher realizes a driver's upcoming wedding anniversary. As a result, the dispatcher chooses and works with customers to get the driver back home in time to celebrate. Likewise, a commitment to preventative maintenance improves reliability, is less expensive than reactive maintenance, and plays an important part in getting drivers home as well.

Compare that to the opposite situation—working with a dispatcher who is largely unconcerned about drivers' personal lives or working for a company that is unconcerned about breakdowns. Drivers who end up not being home when they want or who wind up broken down or waiting for assignments won't be with that carrier for long.

Investment in driver retention can pay dividends. Spending a few thousand dollars in ways that benefit drivers and spreading those costs out over hundreds of thousands of miles or years of service is far cheaper than having a driver quit and starting the hiring process over. A good driver recruitment program starts with understanding your driver turnover. Gaining that understanding and using it to address reasons for turnover is a key step in both recruitment and retention.





EIGHT TIPS TO HELP KEEP YOUR MOTOR CARRIER BUSINESS SAFE FROM CYBERATTACKS

Cybercrime is one of the fastest-growing types of crime in the world, and it's not just limited to large retailers or financial services companies. Businesses of all sizes, including motor carriers and owner-operators, face the risk of cyber loss.

The shutdown of a major gasoline pipeline earlier this year due to cyberattacks highlighted the vulnerability of critical U.S. infrastructure and transportation systems. As of May 2021, the U.S. Department of Homeland Security estimated a nearly 300% increase in ransomware attacks from the previous year.

Even if you don't think it could happen to you, look around your operation for a second. You may be more vulnerable than you think. Motor carriers are uniquely vulnerable to cyberattacks on devices used on the road, which often have inadequate security networks and protocols. Your trucking company has likely implemented electronic logging devices and dashcams, which are potential access points to your system, as well as traditional data and communication systems, such as emails and websites.

So, what can be done to address this?

Customers of Acuity have access to a wide range of free cyber risk management information and resources through the Acuity e-RiskHub.® Additionally, cyber liability coverage should be part of a motor carrier's insurance and risk management strategies. As a liability coverage, cyber liability protects against third-party damages and costs of defense, settlement, and judgments. It is triggered by a network security event, such as a breach of third-party business data, an unintended propagation of malware, or a denial-of-service attack. Additionally, cyber liability can provide first-party coverage to reimburse a business for the costs it incurs, including data and systems restoration, business income, and public relations expenses.

Also, it is important to have a cybersecurity plan in place and train your employees to spot red flags. Here are eight tips to help keep your motor carrier business safe from cyberattacks:

- 1.** *Create password rules that require strong passwords with special characters and numbers*
- 2.** *Teach your employees to recognize common phishing email scams and not to click on links that seem untrustworthy*
- 3.** *Utilize an antivirus and malware program to help protect from these types of scams*
- 4.** *Keep your system software and operating systems updated for security patches*
- 5.** *Limit the number of password attempts your employees have until they are locked out in case someone else is trying to log in as them*
- 6.** *Keep your software and data backed up*
- 7.** *Create a disaster recovery plan*
- 8.** *Review your IT department security protocol on a regular basis and update as needed*



A CHAMPIONSHIP **PERFORMANCE!**

Carew Concrete & Supply Co., Inc. held their third-annual Ready Mix Driver Championship at the Wisconsin Timber Rattlers Stadium in Appleton in June. The event consisted of an obstacle course with seven different driving challenges, including serpentine, tightest turn, parallel park, backing stop, tennis ball drive through, scale box, and on target. It also included “chuting hoops,” bowling, and a timed pre-trip inspection challenge. Points were awarded based on how each driver completed each challenge.

Twenty drivers competed for the honor of driving a brand-new ready-mix truck and a trip to represent the company at the National Driver Championship sponsored by the National Ready Mix Concrete Association (NRMCA) in Kissimmee, Florida. Congratulations to this year’s winners!

2021 Winners

1st place: Treavor Tufnell

2nd place: David Boyd

3rd place: Darrel Moll

Additional Award Winners

Delivery Professional of the Year—Carew Concrete: Don Kohler

Clean Truck—Carew Concrete: Casey Derosier

Delivery Professional of the Year—Carew Trucking: Dan Grey

Clean Truck—Carew Concrete: Tracy Voss



*Company President
John Carew (left) and
Treavor Tufnell (right)*



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 15, 2022.



WINNER of last issue's contest was:

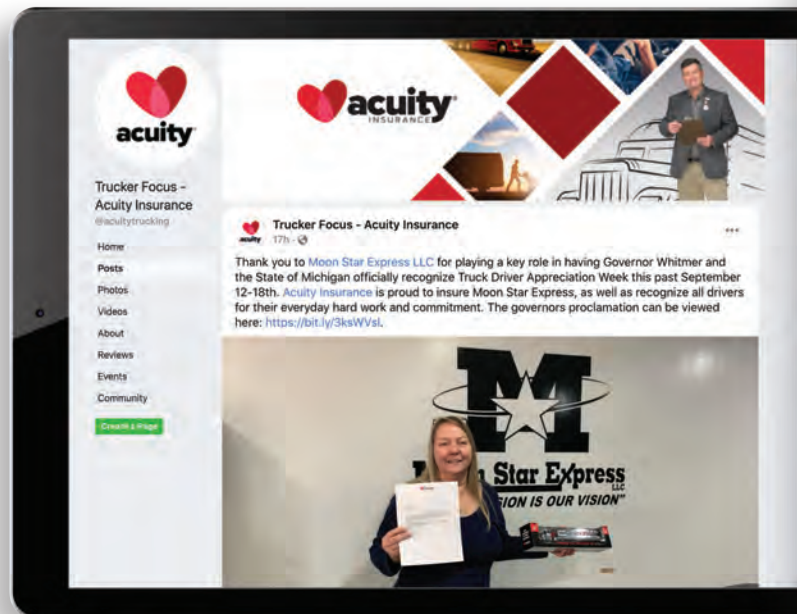
Bob Burns

J Bauer Trucking, Inc.
Medford, WI

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.

WORD OF MOUTH

Congratulations to Moon Star Express for its success in having Michigan recognize Truck Driver Appreciation Week! Read more at our trucking Facebook page, [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.






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





ARE YOU READY FOR WINTER?

TRUCKER TALK AHEAD 

DRIVERS

- Inspect your chains for defects at the beginning of each winter season and after each use.
- Practice chaining each truck you drive.
- Stay drier while chaining by using a small tarp or sheet of Visqueen to lie or kneel on.
- Keep a flashlight or mining lamp and backup batteries in your truck.
- Keep extra food, water, medications, and clothing (especially socks) in your truck in case you are stuck for an extended period of time.
- Wear reflective clothing when outside the truck.
- Keep footwear with extra traction in your truck and change into it before exiting the cab.
- Always wear gloves to maintain your grip and protect your hands.
- Don't turn your back on traffic while outside the truck

MANAGEMENT

- Maintain the lighting in your yard.
- Fill potholes and keep the yard debris free.
- Have a snow and ice removal plan for your yard or terminal.
- Develop walking paths to keep pedestrians out of the way of trucks and forklifts.
- Provide headlamps and reflective clothing.
- Require that all chains be inspected for damage and that drivers are familiar with chaining all the trucks they use in your fleet.





focused on truckers

2800 South Taylor Drive
Sheboygan WI 53081

T: 800.242.7666

F: 920.458.1618

www.acuity.com

TEAR ALONG THE PERFORATION LINE

TRUCKER

Focus

For additional free copies,
email: TFsignup@acuity.com



The articles in this publication are general in nature and not intended to and should not be relied upon or construed as technical, legal, or other professional advice. If legal or other expert assistance is required, the services of a competent professional should be sought. Any illustrations of coverage are for informational purposes only. Actual coverage is determined by the language of the policy or endorsement. The information presented is based on the most current information available at the time of publication.