



TRUCKER

2024 | VOLUME 16 | ISSUE 3

Focus

**YOU
COULD
WIN \$500!**

**JUST FILL OUT
OUR SURVEY.**

(SEE PAGE 3)

**CONTROL COSTS
STAY COMPETITIVE**

FOUR WAYS TO CONTROL COSTS AND REMAIN COMPETITIVE IN A DOWN MARKET

Trucking capacity outweighing shipment volumes can result in highly competitive rates for shippers while financially squeezing a trucking company's bottom line. Many fleet managers are keenly aware of the pressure to cut costs, but finding ways to do this is challenging as the industry already runs very efficiently.

While no two fleets are alike, and there is no one-size-fits-all solution to the cost challenge, there are four areas of opportunity most fleets can explore to reduce operational costs while not compromising people or their safety as they prepare for future opportunities.

Track and Analyze Expenses: Understanding where your money goes is crucial. Trucking companies should track expenses across all areas, including fuel, maintenance, tires, purchase and lease agreements, and driver wages. This transparency allows them to pinpoint areas for optimization.

Optimize Fuel Efficiency: Fuel is a significant expense. While using more fuel-efficient trucks is ideal, replacing vehicles can be costly. Consider utilizing technologies that track and improve driver habits. Plan routes that minimize empty miles to reduce fuel consumption. Remember, fuel suppliers are also in a downturn and may be willing to offer additional incentives for bulk and loyalty fuel purchasing programs.



Renegotiate Contracts: Don't be afraid to renegotiate rates with suppliers, service providers, and customers. Going into these negotiations with an understanding of your costs based on the previously mentioned analyses and sharing that data can help explain and justify rate changes or surcharges.

Embrace Technology: Prudent investing in technology solutions to streamline operations can result in a significant return on your investment. Trucking management systems can optimize routes, track expenses, and identify areas for cost savings. Telematics can monitor

driver behavior and vehicle health, promote fuel efficiency, and increase uptime when alerted to preventative maintenance needs.

Remaining competitive in a tight market is often the result of careful management decisions. Refocus on driver retention, preventative maintenance, your core business, or diversifying services to attract a broader client base. Know your most profitable and logistically significant customers and build strong relationships through quality customer service and on-time deliveries to develop trust and loyalty.



TELL US WHAT YOU THINK!

AND YOU COULD WIN \$500!



We want to hear from you! Answer just a few short questions about the Trucker Focus in our online survey, and you'll be entered into a random drawing for \$500!

Just scan the QR code or visit www.acuity.com/tfsurvey by November 30, 2024.

This contest is not open to Acuity employees or their immediate family members. For a complete list of rules, visit www.acuity.com/tfsurveyrules.



TRUCKERS' POSITIVE IMPACT

According to the American Trucking Associations (ATA), the U.S. trucking industry hauls more than 10 billion tons of freight annually. Although this is an impressive statistic, what is more important is that moving this incredible amount of cargo provides for over 3 million people across the country.

Small businesses dominate the trucking industry—most U.S. trucking companies have six trucks or fewer, and owner-operators deliver 70% of our freight. These small businesses are the backbone of the American economy.

There is a growing appreciation of the importance of truck drivers and the challenges truck drivers face, including long hours, being away from home, and difficult driving conditions. The supply chain disruptions experienced during the pandemic helped highlight their critical role. National Truck Driver Appreciation Week, celebrated every year in September, is dedicated to thanking truck drivers. Trucking companies, restaurants, and other organizations host events to honor drivers and help raise public awareness of the trucking industry.

There is a reason that truckers are sometimes called knights of the road. Truck drivers are often the first to come upon broken-down vehicles or distressed drivers. There are many stories of truck drivers assisting those in need until emergency services arrive and using their emergency warning devices and other supplies to help secure the scene.

In short, the impact of truckers is multifaceted and cannot be understated. These heroes of the road deserve our gratitude every day. Thank you, truckers!



Motor Carrier TOOLBOX

Acuity's Motor Carrier Toolbox serves as a one-stop shop for resources that help trucking businesses become more compliant and run more efficiently. It includes a wealth of information and provides access to tools, programs, and policies designed to help motor carriers comply with CSA and other FMCSA/DOT regulations.

Check out this tip sheet on how to avoid rear-end incidents. It's available once you sign in at www.acuity.com/mctb.

AVOIDING REAR-END INCIDENTS IS AS EASY AS 1, 2, 3!

To support your team's safety culture, please read and discuss the following with employees: Rear-end collisions can be costly mistakes. They are often related to distractions, driving too fast for conditions, inappropriate following distance, or inadequate pre-trip inspections.

- ### 1 Do a thorough pre-trip inspection

 - Take the time to perform a good inspection—it saves time in the long run.
 - Don't drive away with an unresolved issue. This can lead to more trouble in the event of an incident.

What is our process for reporting issues found during a pre-trip inspection?
- ### 2 Know your vehicle

 - A heavier vehicle can take longer to stop than a smaller one.
 - What you're hauling can affect your stopping distance.
 - Road conditions may require you to change your driving techniques.
 - Generally speaking, leave at least 3 seconds of space between you and the vehicle ahead. Increase the distance when hazardous road conditions exist, when driving heavy vehicles, or whenever you feel it necessary.
- ### 3 Manage your mood in traffic

 - If someone cuts you off, don't react aggressively or tailgate them.
 - Leave plenty of space between your vehicle and others, even in gridlock traffic.
 - If you see traffic stopping ahead, don't wait to slow down.
 - Don't drive distracted. Keep your eyes and mind on the road.

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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 November 30, 2024.

WINNER

of last issue's contest was:

Lena Snyder

C&S Snyder Trucking Inc.
Winchester, VA

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.

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 top causes of trucking crashes?

In a recent study, the FMCSA found the five most common types of truck crashes are:

Rear-end truck crashes (23.1% of truck crashes). Common causes of rear-end truck crashes include driver speeding, tailgating, distracted driving, impaired driving, defective brakes, or faulty lighting.

Veering into another traffic lane (17.8%). Causes can be excessive speed, distractions, fatigue, driving under the influence, or failing to adjust to road conditions.

Sideswipe crashes (10.3%). Side-impact collisions are a dangerous scenario that can result in an additional "underride" of crash as well.

Rollovers (8.9%). Common causes include traveling too fast around curves, drowsy driving, avoiding another road hazard, the environment such as black ice, improper loading, or unsecured cargo.

Turning into oncoming traffic (8%). Many head-on collisions and other serious intersection crashes occur when drivers fail to yield or turn into oncoming traffic.

The study analyzed the critical reasons for crashes and associated factors. Data shows that drivers accounted for 87% of all truck crashes, while vehicles were responsible for 10%, and the environment for 3%.

Identifying the common causes of loss in your fleet is the first step in prevention. Complying with regulations will help to ensure your drivers are both legally qualified and well-rested to operate a commercial motor vehicle. Periodic program audits should occur to verify your programs are working as intended. Look at issues as opportunities for improvement. As the industry continues to adopt collision mitigation technology in trucks, the statistics will hopefully improve, but as the data shows, human behavior accounts for 87% of all crashes. Addressing the human factor and supporting drivers are essential to a fleet's risk mitigation.



BEST OF THE BLOG



8 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.

Even if you don't think it could happen to you, review your operations. You may be more vulnerable than you think. Internet of Things (IoT) cyberattacks are expected to double by 2025. Your trucking company has likely implemented electronic logging devices and dashcams, providing potential access points to your system. Traditional data and communication systems like emails and websites can also provide access.

Consider this story of Peter Latta, the CEO of a Pennsylvania trucking company. His company was the target of a ransomware attack in 2019 that shut down their entire communication network. Without the actions of their CIO and systems engineers, it may have been a lot worse. The full story can be found on Secure World Expo.

Acuity customers have access to a wide range of 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, defense costs, settlements, 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 data and systems restoration, business income, and public relations expenses.

You must have a cybersecurity plan and train your employees to spot red flags.

Here are 8 tips to help keep your motor carrier business safe from cyberattacks:

1. *Create password rules that require strong passwords with numbers and special characters*
2. *Teach your employees to recognize common phishing email scams and not to click suspicious links*
3. *Utilize an antivirus and malware program to help protect you from these scams*
4. *Keep your system software and operating systems updated with security patches*
5. *Limit the number of password attempts your employees have until they are locked out in case someone else tries 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 regularly and update it as needed*



Acuity Knows Trucking!

Check out our dedicated trucking-focused online channels!



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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



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 the 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.



Image courtesy of 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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