



Carrier Fraud-Risk Scorecard & Scoring Rubric

Instructions for Use

This scorecard evaluates carriers across five critical risk categories. Complete each section by checking applicable items and calculating subscores. The final risk score determines onboarding approval and monitoring level.

Scoring Scale

- 90-100: Low Risk - Full platform access
- 75-89: Moderate Risk - Standard monitoring
- 60-74: High Risk - Enhanced monitoring required
- Below 60: Critical Risk - Reject or intensive review



Section 1: Identity & Documentation Verification (30 Points)

Basic Information		
Valid MC Number FMCSA database confirms active authority	5 pts	<input type="checkbox"/>
DOT Number Verification Number exists and matches company name	5 pts	<input type="checkbox"/>
Business Registration State business license verified	3 pts	<input type="checkbox"/>
Tax ID Validation EIN confirmed through official channels	2 pts	<input type="checkbox"/>
Documentation Quality		
Original Documents Provided No photocopies of critical documents	5 pts	<input type="checkbox"/>
Document Consistency All names, addresses, and numbers match	5 pts	<input type="checkbox"/>
Recent Document Dates Documents issued within last 12 months	3 pts	<input type="checkbox"/>
Professional Quality Documents appear legitimate and professional	2 pts	<input type="checkbox"/>
Section 1 Subtotal:	/30	



Section 2: Insurance & Financial Standing (25 Points)

Insurance Verification		
Active General Liability \$1M+ coverage verified directly with insurer	8 pts	<input type="checkbox"/>
Active Cargo Insurance \$100K+ coverage verified directly with insurer	8 pts	<input type="checkbox"/>
Auto Liability Coverage State minimum or higher verified	5 pts	<input type="checkbox"/>
Timely Premium Payments No lapses in coverage history	4 pts	<input type="checkbox"/>
Section 2 Subtotal:	/25	

Section 3: Operational History & Performance (20 Points)

FMCSA Safety Record		
Satisfactory Safety Rating Current FMCSA rating satisfactory or better	8 pts	<input type="checkbox"/>
Clean Inspection History No major violations in past 12 months	4 pts	<input type="checkbox"/>
No Recent Crashes No at-fault accidents in past 24 months	4 pts	<input type="checkbox"/>
HOS Compliance No significant hours of service violations	4 pts	<input type="checkbox"/>
Section 3 Subtotal:	/20	

Section 4: Communication & Behavioral Assessment (15 Points)

Contact Verification		
Verified Phone Numbers Dispatch line answers professionally	4 pts	<input type="checkbox"/>
Professional Email Domain Company domain email (not Gmail/Yahoo)	3 pts	<input type="checkbox"/>
Consistent Contact Info Phone/email match across all platforms	3 pts	<input type="checkbox"/>
Responsive Communication Returns calls/emails within 4 hours	3 pts	<input type="checkbox"/>
Professional Interaction Courteous, knowledgeable staff	2 pts	<input type="checkbox"/>
Section 4 Subtotal:	/15	

Section 5: Reference & Market Presence (10 Points)

References		
Three Verified References At least 3 shippers confirm good service	4 pts	<input type="checkbox"/>
Recent Load History Evidence of regular freight movement	3 pts	<input type="checkbox"/>
Positive Online Presence Professional website/social media	2 pts	<input type="checkbox"/>
Industry Association Membership Member of recognized trucking association	1 pts	<input type="checkbox"/>
Section 5 Subtotal:	/10	

Risk Score Calculation

Sections	Points Earned	Max Points
Identity & Documentation	/30	30
Insurance & Financial	/25	25
Operational History	/20	20
Communication & Behavioral	/15	15
Reference & Market Presence	/10	10
Total Score:	/100	100

Red Flag Indicators (Automatic Rejection)

Even if the carrier scores above 60, immediately reject if any of the following apply:

- Recent cargo theft or fraud allegations
- Suspended or revoked FMCSA authority
- Lapsed insurance coverage
- Refuses to provide required documentation
- Contact information cannot be verified
- Recent bankruptcy filing without disclosure
- Driver license issues (suspended/revoked CDL)
- Unrealistic low pricing (30%+ below market)



Action Items Based on Score

✓ 90-100 Points (Low Risk)

- ✓ Approve for immediate onboarding
- ✓ Full platform access
- ✓ Standard monitoring protocols
- ✓ Annual review cycle

⚠ 75-89 Points (Moderate Risk)

- ⚠ Approve with enhanced monitoring
- ⚠ Quarterly compliance reviews
- ⚠ Additional insurance verification
- ⚠ Performance tracking required

⌚ 60-74 Points (High Risk)

- ⌚ Conditional approval only
- ⌚ Monthly compliance checks
- ⌚ Limited to lower-value loads initially
- ⌚ GPS tracking required
- ⌚ Enhanced documentation requirements

✖ Below 60 Points (Critical Risk)

- ✖ Do not approve
- ✖ Require additional documentation
- ✖ Executive review required
- ✖ Consider after remediation only



Evaluator Information

Evaluator Name: _____

Evaluator Title: _____

Date of Assessment: _____

Signature: _____

Carrier Information Record

Company Name: _____

MC Number: _____

DOT Number: _____

Primary Contact: _____

Phone: _____

Email: _____

Final Risk Score: _____

/100

Approval Status: _____

Follow-up Actions Required:

This scorecard should be completed for every new carrier and updated annually or when significant changes occur. Store completed scorecards securely and maintain for compliance audit purposes.

