WORKCOMP FINDER

DOT SAFETY & INSURANCE

READINESS REPORT

Sample Carrier LLC

USDOT 1234567 | Dallas, TX

AVAILABLE DATA AS OF

Sep 4, 2026

Verify before acting

YOUR BOTTOM LINE

ACTION BEFORE RENEWAL

Take action before your next insurance conversation.

1 item may create an immediate question. Verify the source, correct any error, and prepare proof of what changed or what control is now in place.

3

SIGNALS TO REVIEW

1 ACT | 2 WATCH | 3 CLEAR

01 WHAT LOOKS STEADY

- **Operating status appears active**
- No fatal crash appears in the available 24-month view

02 WHAT NEEDS ATTENTION

- **Vehicle maintenance deserves prompt attention**
- Two crashes appear in the 24-month view

03 YOUR NEXT 3 MOVES

- Verify USDOT 1234567, operating status, safety fields, and filing details against the official source.
- For each action item, write down what happened, what you corrected, when it changed, and the control that should prevent it from happening again.
- Send the verified facts and supporting documents to your licensed agent before the renewal conversation - not after questions begin.

USE THIS IN THE INSURANCE CONVERSATION

Bring proof. Ask direct questions. Reduce surprises.

Use this report to reduce surprises and present verified facts, corrections, controls, and context. It can improve the quality of the conversation; it does not guarantee a quote, price, coverage, or negotiating leverage.

Same standard for every carrier: this report never guesses or uses ethnicity, nationality, immigration status, language, or another personal characteristic.

OPERATING STATUS	POWER UNITS	DRIVERS	24-MONTH CRASHES
ACTIVE	18	21	2

01

Readiness signals

Explainable indicators from available fields - not an insurance score, eligibility decision, or safety verdict.

ACT NOW

Vehicle maintenance deserves prompt attention

The available FMCSA-derived record shows a vehicle-maintenance alert. Verify the underlying inspections, correct inaccurate records, and document completed repairs and preventive controls.

WATCH

Two crashes appear in the 24-month view

Crashes do not tell the whole story. Prepare the facts, loss details, preventability review, and corrective actions before an insurance conversation.

WATCH

Controlled-substances percentile is not published

Missing or unpublished information is not a favorable score. Confirm the official record and keep current testing-program documentation ready.

CLEAR SIGNAL

Operating status appears active

The available carrier record shows an active USDOT operating status. Verify the official record before relying on it.

CLEAR SIGNAL

No fatal crash appears in the available 24-month view

The available record shows zero fatal crashes for the reported period. This is a historical fact, not a prediction.

CLEAR SIGNAL

An insurance filing row was returned

A BI&PD filing appears in the available dataset. A filing is not proof that coverage is currently in force.

02

Safety indicators

Percentiles appear only when the source publishes them. Missing or unpublished data is not zero.

Unsafe driving — 41.2th percentile

Hours of service — 57.8th percentile

Driver fitness — 22.4th percentile

Controlled substances — Not published

Vehicle maintenance — 78.6th percentile | alert

FMCSA percentiles are relative safety indicators. They are not loss predictions, insurance prices, or coverage decisions.

03

Inspection picture

Latest available 24-month summary.

INSPECTIONS	WITH VIOLATIONS	VEHICLE OOS RATE	DRIVER OOS RATE
31	9	18.2%	4.1%

04

Insurance filing records

A filing record is not proof that coverage is currently in force. Verify with the responsible source.

INSURER ON FILING	TYPE/FORM	LIMITS	EFFECTIVE	EXPIRATION	STATUS
Sample Insurance Company	BI&PD/BMC-91X	$1,000,000	Nov 1, 2025	Nov 1, 2026	On file

05

Recent detected changes

Changes appear only after successful source refreshes.

Power-unit count changed

The available source changed from 16 to 18 reported power units. Confirm that the fleet schedule and insurance submission match the current operation.

Aug 22, 2026

06

What to do next

Use this report to prepare questions and evidence - not to reach an automated insurance conclusion.

1. Confirm this report describes the correct carrier and operation.
2. Verify material facts through FMCSA Company Snapshot and the responsible filing source.
3. Document current controls, corrections, filings, fleet changes, and the reason behind each signal.
4. Share the verified information with your safety lead and licensed insurance professional.
5. Request human review for workers' compensation, trucking commercial auto, or motor-truck cargo when appropriate.

07

Prepare for the insurance conversation

Give your agent verified facts and proof early. Ask what matters, what would answer the concern, and when it is due.

BRING THIS PROOF

- Current loss runs and a short explanation of large or unusual losses
- Current driver list plus hiring, MVR-review, and training procedures
- Maintenance, inspection, and corrective-action records
- Proof of corrected DOT data, current authority, and required filings
- A timeline of fleet, radius, cargo, ownership, or operating changes
- Current policy documents; a public filing is not proof that coverage is active

ASK THESE QUESTIONS

1. Which verified items are creating the most concern?
2. What document or corrective action would help answer each concern?
3. What must be completed, and by what date, before the carrier review?

VERIFY BEFORE YOU ACT

Official FMCSA Company Snapshot

Verify USDOT 1234567 at safer.fmcsa.dot.gov before relying on this informational report.

08 Sources, limits, and disclosures

FMCSA Company Snapshot	Verify directly before acting; public source timing varies.
FMCSA Safety Measurement System	Updated on the source's published schedule.
FMCSA insurance filing records	Filing data can change; confirm with the responsible source.
DOT Intel analysis	Explainable analysis of available source fields as of the report date.

Sample Carrier LLC is fictional. This sample is educational and uses illustrative data. Verify all material facts with the official source and a licensed insurance professional. Important: WorkComp Finder and DOT Intel are not FMCSA. Signal labels are informational analysis, not an FMCSA determination, insurer underwriting decision, coverage confirmation, legal opinion, safety audit, workers' compensation class-code assignment, or promise of price, quote, eligibility, or binding. NCCI class code 7219 is never inferred from a USDOT number.