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Rep Cheat Sheet — Scoring & UW Intel

How every score & badge is calculated
so you never have to guess

1 · READING A PERSONA SCORE

Every carrier gets a **0–100 fit score for each persona**, computed live from FMCSA data (fleet size, authority age, safety rating, BASIC alerts, OOS rates, cargo, states, hazmat, ELD/tech) and sharpened by your RadarIQ feedback. The score is **persona-specific** — switch personas and the whole list re-ranks. **Read the TIER, not just the number:** cutoffs differ by persona, so a 55 can be "Hot" for Insurance but "Warm" for Fuel. The colored tier pill is your real signal.

- **A · Hot** — top priority, strongest fit
- **B · Warm** — solid, worth working
- **C · Not Now** — weak fit, deprioritize
- **D · Avoid** — poor fit / filtered out

2 · WHAT DRIVES A HIGH SCORE — BY PERSONA

PERSONA	WHO BUYS	SIGNALS THAT PUSH THE SCORE UP (LOOK FOR THESE)	TIER CUTOFFS (A / B / C)
Recruiting	Owner/Operator, VP Recruiting, Talent Acquisition, Driver Marketing	Small–mid fleet (≈2–200 trucks), newer authority, driver OOS / turnover backed by real inspections, low driver-to-truck ratio, multi-state, no or legacy ELD	A ≥65 · B 50 · C 32
Safety & Compliance	VP/Director of Safety, Chief Safety Officer, Compliance Manager	Active BASIC alerts (≥1), fatal crash in 24 mo, Conditional/Unsatisfactory rating, elevated OOS rates, legacy or no ELD, larger fleet (>50)	A ≥41 · B 27 · C 14
TMS	CIO, VP IT, VP Operations, Director of Transportation	No TMS detected (greenfield) or legacy TMS, fast fleet growth / lane & service expansion, 100+ trucks, multi-cargo, multi-state, stale MCS-150, vendor rip-and-replace event	A ≥50 · B 31 · C 15
Insurance	Owner, CFO, Risk Manager, Retail Insurance Agent	New authority (≤2 yr), active BASICs, minimum BIPD ($750K), hazmat, high-litigation states (CA/FL/IL/NY/NJ/GA/PA/LA) — then layer the **UW tier** + **X-Date** (Section 3)	A ≥54 · B 39 · C 24
Broker	Broker Owner, Load Coordinator, Director of Carrier Relations	Clean record (no BASICs / no crashes), multi-state authority, diverse cargo types, active & established — reliable capacity you can trust with a load	A ≥80 · B 72 · C 60
Fuel Card	Owner, CFO, Controller, Fleet Manager	20–500 trucks, multi-state over-the-road cargo (van / reefer / tank), no fuel-card signal detected, fuel-heavy long-haul operation	A ≥76 · B 61 · C 46
Factoring	Owner, President, CFO	New authority (≤3 yr), small fleet (<50 trucks), active and growing — the cash-flow-sensitive window before they're banked	A ≥58 · B 48 · C 35
Toll Mgmt	Owner, CFO, Controller, Fleet Manager	Multi-state (≥3 states), larger fleet (≥50 trucks), authority in toll-heavy states (TX/FL/PA/OH/IL/NC/GA/VA/OK/KS/CO/MA/CA/NJ/NY)	A ≥68 · B 58 · C 50

Cutoffs are the score floor for each tier (A = the "Hot" threshold). Below the C floor = D / Avoid. Numbers differ per persona because each score is calibrated on its own signal mix.

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UW Intel — Insurance Risk Tiers

Insurance persona · how hard a carrier is to insure, and how to play it

3 · UW INTEL TIERS

The tier = **placement difficulty** from FMCSA SMS data (safety rating, BASIC alerts, OOS rates, crashes, authority age, hazmat, fleet). For an insurance rep the **distressed tiers are the opportunity** — the carrier needs help and incumbents are walking away. **X-Date** is separate: it's the **timing** (when their policy ends), and it always sorts to the top of the list.

BADGE	WHAT TRIGGERS IT (FMCSA)	WHERE IT PLACES	YOUR PLAY
X-Date	Insurance with a **pending cancellation / known end date** and a live day countdown	*— timing flag, any tier —*	**Lead here.** The buy moment. Call now with the date in hand; these always bubble to the top of the renewal list.
Hard-to-Place	Unsatisfactory rating, **4+ BASIC alerts**, or driver/ vehicle OOS > 5× national avg	*Specialty surplus only — risk-improvement plan recommended first*	Highest need, lowest competition — incumbents have dropped them. Win a sticky account; set pricing & remediation expectations up front.
E&S	Controlled-substances BASIC, fatal crash, 2+ BASICs, Conditional rating, OOS > 3× avg, or brand-new authority (< 6 mo)	*James River, Markel, Kingsway, AmTrust E&S, Lloyd's syndicates*	You bring **surplus-lines access** standard carriers can't. Strong displacement play — admitted markets are declining them.
Non-Standard	1 BASIC alert, OOS 1.8–3× avg, young authority (< 1.5 yr), or hazmat with OOS pressure	*James River, Markel, Canal (NS program), Hallmark, Falls Lake*	Paying more than preferred and often unhappy. Lead with a **competitive quote** + a path to better rates as they clean up.
Standard	OOS 1.3–1.8× avg, authority < 3 yr, hazmat, or fleet ≥ 100 trucks	*Progressive, Canal, National General, Protective, Great West*	Bread-and-butter admitted book — compete on price / service / coverage. Large fleets here warrant a program & loss-control review.
Preferred	Clean record, established authority (≥ 3 yr), no BASIC alerts, OOS near or below national avg	*Progressive, Travelers, National General, Canal, Great West Casualty*	Best risk class — and hardest to displace (happy, well-priced). Only lead with an X-Date or a service gap; great for account-rounding.

Work order for an insurance rep: 1) **X-Date leads first** (timing beats everything) → 2) distressed tiers for **displacement** (Hard-to-Place → E&S → Non-Standard) → 3) **Standard** for volume → 4) **Preferred** only when there's a hook. The distressed end of the book is where the carrier *needs* you and the incumbent is leaving.

Read me: Scores and UW tiers are a **directional prioritization signal** built from public FMCSA data — not a quote, a bind decision, or a guarantee of placement. Final terms always depend on the underwriter, loss history, and market appetite. Use these to decide **who to call first**, not to promise an outcome.

Data sources: FMCSA SMS / SAFER (safety rating, BASIC alerts, OOS rates, crashes, authority age, fleet, cargo, hazmat) + live FMCSA L&I (insurer, BIPD limit, renewal / cancellation X-Date). Scores re-rank live as data updates and learn from your RadarIQ "good fit / avoid" feedback. · DotRadar Rep Cheat Sheet