THE CAIRN STANDARD

Sample Carrier Vetting Standard

Version 1.0
Effective September 2026
cairnlogistics.com

A written standard for selecting carriers

A sample standard your company can adopt as written or adapt to your own lanes, freight and risk tolerance. It sets out what to check before you select a carrier, the minimums the carrier must meet, and what to write down.

How to use this sample. Your company, not Cairn, decides which carriers to select. Replace any value below with your own, give your version a name and number, and apply it consistently. The Cairn File records how each carrier compared against whichever standard you set, and when each check was done. Cairn does not vet, rate or approve carriers.

SECTION 1

Hard disqualifiers

Do not select a carrier if any of the following is true when you check. These are not weighed against other factors.

- Operating authority is not Active, or is pending, suspended or revoked.
- The carrier has an Unsatisfactory safety rating, or is under an out-of-service order.
- No liability insurance is on file with FMCSA, or the policy has lapsed.
- You cannot confirm the carrier's identity through the steps in Section 4.
- You find signs of double brokering, a hostage load, cargo theft or impersonation.
- The carrier asks you to change payment details and the change cannot be confirmed through Section 5.

SECTION 2

Minimums

The carrier must meet each minimum below, or the exception must be approved and written down under Section 6.

CHECK	MINIMUM	WHERE IT COMES FROM
Safety rating	Not Unsatisfactory or Conditional	FMCSA record
Time with active authority	**6 months**	FMCSA authority grant date
Auto liability	**$1,000,000**	Certificate and FMCSA filing
Cargo coverage	**$100,000, or the declared cargo value if higher**	Certificate of insurance
Vehicle out-of-service rate	**25% or lower**	FMCSA inspection data
Driver out-of-service rate	**8% or lower**	FMCSA inspection data

Load-specific requirements (permits, securement, hazmat, equipment) are added per load, with the document on file for each.

SECTION 3

Insurance verification

For most loads, check the FMCSA liability filing plus at least one other method. Record only what you actually did.

1. Check the FMCSA liability filing: insurer, amount on file and amount required.
2. Get the certificate of insurance directly from the insurance agent, not forwarded by the carrier. Or confirm coverage through a monitoring service and keep its report.
3. Confirm the named insured matches the carrier's FMCSA legal name.
4. For new carriers, high-value loads, or anything that looks off, call the agent at a number you found independently and confirm the policy is in force.

SECTION 4

Identity verification

1. Call the phone number on the carrier's FMCSA record, not a number from an email, text or rate confirmation. Note who you spoke with and when.
2. Check that the carrier's email domain matches its business, not a free or look-alike domain.
3. Check that the legal name on the W-9 matches the FMCSA legal name.
4. If you use a vetting platform, record its result.
5. Confirm you found no double-brokering, hostage-load, theft or fraud flags.

SECTION 5

Banking-change protocol

Payment redirection is a common form of freight fraud. Treat any request to change where a carrier is paid as unconfirmed until all of these are done:

1. Do not act on a change requested only by email, text or portal message.
2. Call the carrier at the FMCSA-listed number and confirm the request with someone you can identify.
3. Require the request in writing, with a W-9 whose legal name matches the FMCSA record.
4. Hold payment until the change is confirmed. Record who confirmed it, how, and when.

SECTION 6

Exceptions

If a carrier does not meet a minimum in Section 2 and you still select it, write down which minimum was not met, why the carrier was selected anyway, and who approved the exception. Hard disqualifiers in Section 1 are not eligible for exceptions.

SECTION 7

Record keeping

- Record each check when you do it, not afterward, with the date and time.
- Write your selection rationale at the time of selection, in your own words.
- Keep the completed record with the load's files, together with the documents you relied on.
- Keep records for as long as your company's records policy requires. Ask your attorney what period is right for you.

SECTION 8

Adoption and review

Review this standard at least once a year, and whenever your freight, lanes or insurance requirements change. Give each revision a new version number and effective date.

ADOPTED BY (NAME AND TITLE)	COMPANY	EFFECTIVE DATE

About this document. This is a sample carrier vetting standard published by Cairn Logistics LLC for companies to adapt. It is not a guarantee of any carrier's safety, performance or insurance, and it is not legal advice. Minimums shown are common starting points, not requirements. The Cairn File records the information you relied on when selecting a carrier and when it was recorded.