FRED Score

MOTOR CARRIER SAFETY REPORT

MIDWEST MUTUAL PROTECTION

USDOT 4450430 · Centennial, CO · Authorized For-Hire

Not enough record

Graded once the record supports it · 1 yr history · 0 roadside inspections

Prepared	November 8, 2026
Grade scored on	Oct 1, 2023 → Oct 31, 2026
Check it's current	fred-score.com/carrier/4450430

Scan to see whether anything has changed since this report

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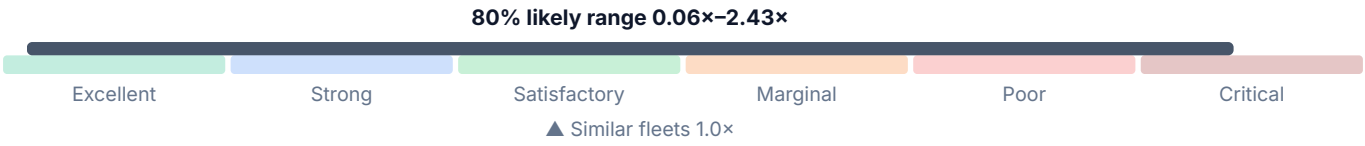
The FRED Score is an analytical opinion, not an FMCSA safety rating. Data sourced from FMCSA. Read the full notice on page 5.

Summary

Not enough record to grade yet.

No inspections and no crashes on the FMCSA record in 24 months fit anything from an Excellent fleet to a Poor one.

Similar fleets: intrastate fleets of 1 truck with the same kind of operation, years in business and amount of road activity. Compared using its own crash record and roadside inspections.



0.0 vs 0.0

expected crashes in the next 12 months, vs 0.0 for similar fleets

Most likely none

A record this thin can't pin that down: about a 1-in-5 chance it runs at Poor-level crash rates.

Ask

Loss runs for the last 3 years, and confirm the fleet is operating at its filed size (1 power unit).

What the record shows

Crash history

better worse

Too little record to tell. 0 crashes on the FMCSA record in 24 months; similar fleets have under 0.1 a year.

Roadside inspections

better worse

No roadside record. No inspections in the scoring window, so roadside results leave its estimate at typical.

Notes on this record

Advisory grade — outside the ranked book

Fleets under 10 power units are graded against their size cohort for reference, but sit outside the 10+ power-unit underwriting book the FRED rank covers.

Intrastate operation

Runs within Colorado only. Intrastate fleets in Colorado are inspected about 1 a year for every 11 trucks; interstate fleets, about 1 a year for every 2 trucks. So this record rests mainly on crash reports, which states file for intrastate trucks too, and few inspections are ordinary here.

FMCSA status today

live check · Nov 8, 2026, 2:00 AM CT

Operating authority	Operating authority active
Insurance / authorization	Authorized to operate
Out of service	Not out of service
Safety rating	No FMCSA safety rating

Worth a closer look

From the FMCSA record. The estimate already counts the safety items; insurance filings and links to other motor carriers are context only.

Nothing on the FMCSA record stands out.

Data flags

- **Limited inspection history** — Fewer than 5 roadside inspections on record, so there isn't enough data to score this motor carrier with high confidence — the score leans more on peers.

Roadside and crash record

last 24 months · grade scored on Oct 1, 2023 → Oct 31, 2026

0	0	—	—	0
Crashes	**Inspections**	**Vehicle out-of-service**	**Driver out-of-service**	**Violations**
0 fatalities · 0 injuries · 0 tow-aways	roadside inspections	no inspections Intrastate avg 30.6%	no inspections Intrastate avg 8.5%	0 out-of-service

Intrastate fleets of 1 truck in Colorado are rarely inspected: under 1 inspection would be typical in 24 months for a fleet this size; 89% of them had none.

Compared with 9,881 peer fleets

YEARLY RATE	PER POWER UNIT	PEERS	PER 100K MILES	PEERS
Crashes	0.000	0.018	—	0.014
Inspections	0.00	0.62	—	0.48
Violations	0.00	0.84	—	0.65
Critical violations	0.00	0.11	—	0.08

Yearly rates from the last 24 months. Peers: intrastate fleets, Owner-Operator power units, medium-risk cargo. Inspections per power unit look like an outlier against peers; read the per-unit rates with care.

Violations

0 in 24 months

No violations on the FMCSA record in the last 24 months.

Crashes

24 months

No reportable crashes on the FMCSA record in the last 24 months.

Insurance filed with FMCSA

Today · live FMCSA check

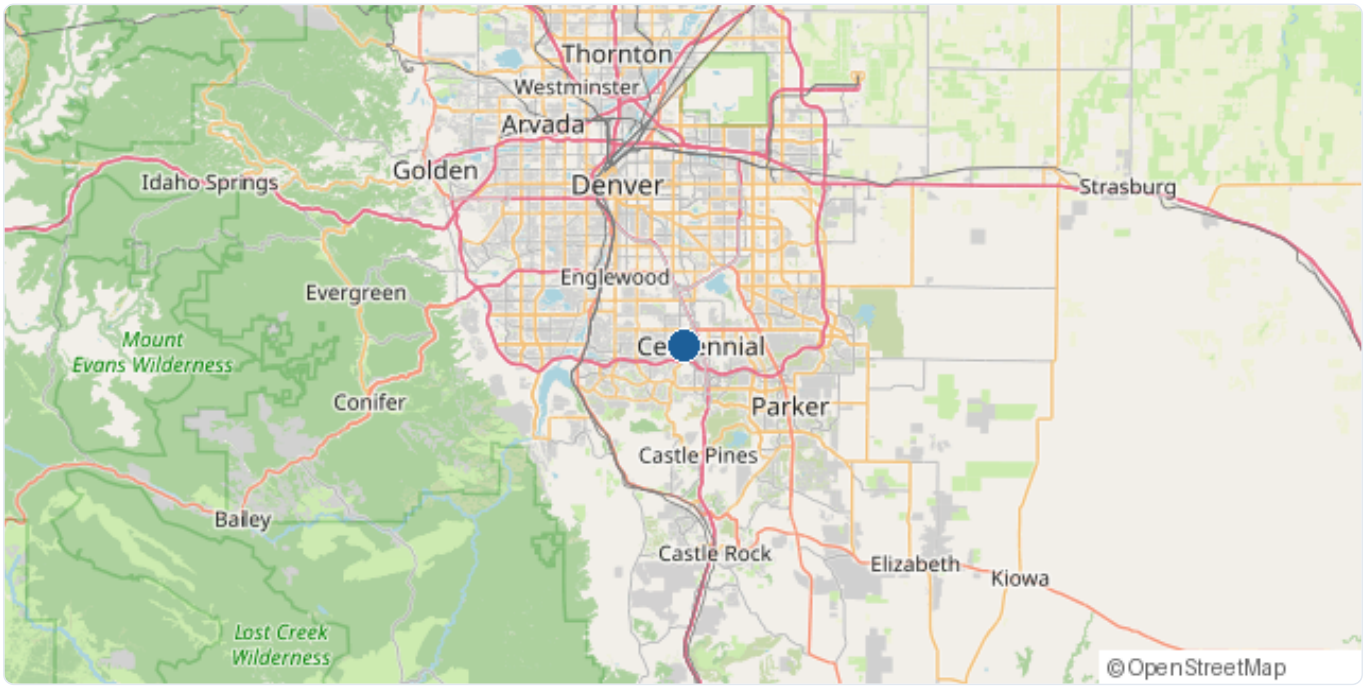
Liability (BIPD)	not reported
Cargo	not reported
Bond	not reported

FMCSA filings only, not a policy audit. Not part of the FRED grade.

No MC, FF or MX docket on FMCSA's registration for this motor carrier, so there are no insurance filings to show. FMCSA collects filings only from registered for-hire authorities; other motor carriers keep proof of insurance (MCS-90) at their place of business.

Where it operates

roadside inspections and crashes, 24 months



Fleet, registration and cargo

Fleet and equipment

Power units	1 all owned
Drivers · CDL	1 · 0
Annual miles	0

TYPE	OWN	TERM	TRIP	TOTAL
Trucks	1	0	0	1
Tractors	0	0	0	0
Trailers	0	0	0	0

Registration

Cargo operation	Intrastate non-HM
Scope	Intrastate (Beyond 100 miles)
Registered	08-08-2025 (1 yr)
MCS-150 update	08-29-2025
FRED Score date	Nov 08, 2026
Officer	LATIFAH MONET HUTCHINGS
Phone	(303) 253-4041
Email	lhutchings@midwmp.com
Address	9615 E County Line Rd Suite B 523, Centennial CO 80112-3527

Cargo risk 57.5 · medium

Household Goods | Metal: Sheets/Coils/Rolls | General Freight | Logs/Poles/Beams/Lumber | Building Materials | Fresh Produce | US Mail | Paper Products | Construction | Garbage/Refuse

High-risk cargo: General Freight, Household Goods

"General Freight" is a catch-all; the actual cargo mix and its risk may differ.

Estimated from the commodity types reported to FMCSA, not from loss history or the true cargo mix.

NOTICE

Data sourced from FMCSA. The FRED Score is an analytical opinion and is not an FMCSA safety rating. Unless a motor carrier has received an Unsatisfactory safety rating under 49 CFR Part 385 or has otherwise been ordered to discontinue operations by FMCSA, it is authorized to operate. This information is provided for informational purposes only and should not be the sole basis for any decision.

Are you this motor carrier and believe something here is wrong? Dispute it at fred-score.com/dispute. How the FRED Score works: fred-score.com/methodology.