FRED Score

MOTOR CARRIER SAFETY REPORT

BEAR CREEK EXPRESS LLC

DBA BEAR CREEK EXPRESS

USDOT 4497708 · MC 1778875 · Westfield, NC · Authorized For-Hire

Not enough record

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

Prepared	November 7, 2026
Grade scored on	Sep 1, 2023 → Sep 30, 2026
Check it's current	fred-score.com/carrier/4497708

Scan to see whether anything has changed since this report

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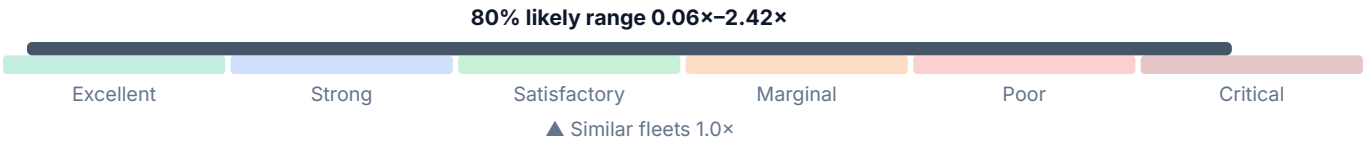
The FRED Score is an analytical opinion, not an FMCSA safety rating. Data sourced from FMCSA. Read the full notice on page 5.

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: interstate 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

Worse than peers. Out-of-service orders 1.47× the rate expected for its inspections. Together they barely move its crash estimate.

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.

Mileage unreliable

MCS-150 annual mileage is missing or zero despite observed safety activity. The per-100k-mile benchmarks are left out; the FRED grade does not use mileage.

FMCSA status today

live check · Nov 7, 2026, 9:40 PM CT

Operating authority	✓ Operating authority active
Insurance / authorization	✓ Liability $750K on file (req. $750K)
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

- **Unreliable reported mileage** — The motor carrier's self-reported annual mileage (MCS-150) looks implausible, so exposure- and mileage-based figures may be distorted.
- **Estimated mileage** — No usable mileage was reported, so exposure was estimated from similar motor carriers. Mileage-based metrics here are approximate.
- **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 Sep 1, 2023 → Sep 30, 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 National avg 22.3%	no inspections National avg 6.7%	0 out-of-service

Inspected less often than interstate fleets of 1 truck in North Carolina (about 2 in 24 months would be typical; 50% of them had none).

Compared with 29,453 peer fleets

YEARLY RATE	PER POWER UNIT	PEERS
Crashes	0.000	0.055
Inspections	2.22	2.39
Violations	0.00	2.15
Critical violations	0.00	0.42

Yearly rates from the last 24 months. Peers: interstate fleets, Owner-Operator power units, medium-risk cargo. Reported mileage is unreliable, so per-mile rates aren't shown.

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

FMCSA record through May 14, 2026 · no change recorded by FMCSA since

Today · live FMCSA check

Liability (BIPD)	**$750K on file · req. $750K**
Cargo	**not required**
Bond	**not required**

On FMCSA's filing record

Last on FMCSA's record (May 14, 2026)

$750,000 · PROGRESSIVE SOUTHEASTERN INSURANCE COMPANY

on record since Nov 26, 2025 · FMCSA minimum $750,000

Cargo filing

not required by FMCSA (household-goods motor carriers only); the cargo policy is not on FMCSA's record

36 months to May 14, 2026

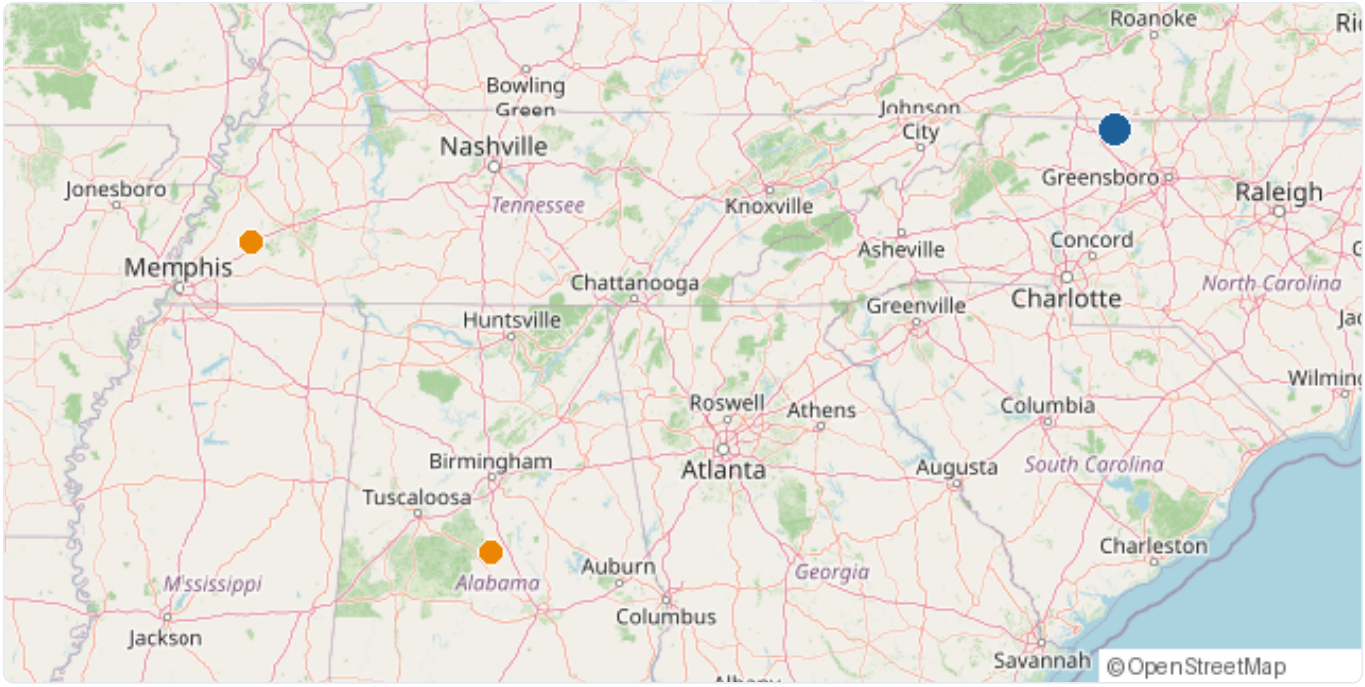
- One liability insurer throughout
- No gap in filed liability coverage while liability was required
- First liability filing on FMCSA's record: Nov 2025

Operating authority active (FMCSA's L&I record of May 14, 2026, status since Dec 11, 2025)

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

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** unreliable

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

Registration

Cargo operation	**Interstate**
Scope	**Interstate (Beyond 100 miles)**
Registered	**11-20-2025** (1 yr)
MCS-150 update	**11-20-2025**
FRED Score date	**Nov 07, 2026**
Officer	**BRETT CUMMING**
Phone	**(336) 829-8127**
Email	BACUMMING66@GMAIL.COM
Address	1121 Joyce Mill Rd, Westfield NC 27053

Cargo risk 64.0 · medium

General Freight

High-risk cargo: General Freight

"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.