THE NEW AUTHORITY — LAUNCH CHECKLIST

FULL COVERAGE TRUCK INSURANCE

Print it. Tape it up. Cross items off in ink. From the book THE NEW AUTHORITY by Nazar Mamaev.

DECIDE

- [ ] CDL in hand (or a hiring plan that doesn't need yours)
- [ ] Written answer: what freight, what lanes, what radius, why you
- [ ] 12 months of personal living expenses in reserve — untouched

LEGAL MACHINE

- [ ] Business name searched + registered (state + domain)
- [ ] LLC formed; accountant consulted on tax election
- [ ] EIN issued at irs.gov (free — never pay a third party)
- [ ] Business bank account open; zero personal spending from it
- [ ] Truck parking confirmed legal (zoning checked)

PAPERWORK GAUNTLET

- [ ] USDOT + operating authority filed through FMCSA (Motus) — $300, ID verification ready
- [ ] BOC-3 process agent designated
- [ ] Insurance filed by broker (BMC-91/91X — activates the authority)
- [ ] UCR registered + paid ($46 for 0–2 trucks, 2026)
- [ ] IRP apportioned plates through base state
- [ ] IFTA license + two decals per truck
- [ ] Form 2290 / HVUT filed; stamped Schedule 1 in hand
- [ ] Drug & alcohol consortium joined; negative pre-employment test on file
- [ ] Clearinghouse registered; pre-employment full query run ($1.25)
- [ ] DQ file complete for every driver — including you
- [ ] ELD installed — verified on the FMCSA registered list

INSURE IT LIKE YOU MEAN IT

- [ ] Coverage stack quoted: liability ($1M market standard), cargo, physical damage + the endorsements your operation needs
- [ ] Unattended-vehicle + reefer-breakdown exclusions checked BY NAME
- [ ] Certificates delivered to every broker/shipper who asks
- [ ] Renewal calendar reminder set — 90 days out, not 10

OPERATE

- [ ] Cost per mile calculated — recalculated monthly
- [ ] Two brokers minimum + one direct-shipper prospect list
- [ ] New Entrant audit file ready from day one; accident register dated
- [ ] Maintenance schedule written down, not remembered

THE 12-STEP LAUNCH TIMELINE

FULL COVERAGE TRUCK INSURANCE

The order matters. Date each step as you clear it. Step 5 is the one that activates step 3.

1 **EIN** — date ______
Free at irs.gov. Everything hangs off this number.

2 **Entity (LLC)** — date ______
File with your state; operating agreement even solo.

3 **USDOT + operating authority** — date ______
Via Motus. $300. ID verification. 21-day period follows.

4 **BOC-3** — date ______
Blanket process agent, ~$20–50, one day.

5 **Commercial truck insurance** — date ______
Broker files BMC-91/91X with FMCSA. Nothing activates without it. Start quoting BEFORE step 3.

6 **UCR** — date ______
$46 (0–2 trucks, 2026). Every year.

7 **IRP apportioned plates** — date ______
Through your base state. Budget $500–1,500 year one.

8 **IFTA license + decals** — date ______
Same office as IRP in most states. Quarterly filings forever.

9 **Form 2290 (HVUT)** — date ______
55,000 lbs+. Stamped Schedule 1 needed for plates.

10 **Drug & alcohol program** — date ______
Consortium + Clearinghouse registration + queries.

11 **Driver Qualification Files** — date ______
Before first dispatch, not before the audit.

12 **FIRST LOAD** — date ______
Booked at a rate that clears your cost per mile. Now you're a trucking company.

GET THE INSURANCE QUOTE BEFORE YOU FILE — IT CHANGES YOUR WHOLE BUDGET

COST-PER-MILE WORKSHEET

FULL COVERAGE
TRUCK INSURANCE

Fill in YOUR monthly numbers. Industry average 2025 (ATRI): $2.336/mile all-in · $1.779/mile non-fuel. Yours is probably higher — prove it.

Monthly cost item	Industry note	Your number
Fuel	Gallons × current diesel price (check eia.gov weekly)	
Truck payment / depreciation	Actual payment, or value ÷ expected life	
Insurance installment	Year one: plan $15–25K+/yr for one truck	
Maintenance + tires	Budget high in year one — unknown history	
Driver pay (or your draw)	Pay yourself like an employee	
Permits / UCR / licensing	Annual fees ÷ 12	
Tolls	Route dependent — use last month's actual	
Overhead	Phone, ELD subscription, software, factoring fees	
A. TOTAL MONTHLY COST		
B. TOTAL MILES DRIVEN THIS MONTH		

YOUR FLOOR = A ÷ B = $__________ per mile. Every load below this number is a guaranteed loss.

MINIMUM RATE = (A + what you want to earn) ÷ B = $__________ per loaded mile.

Recalculate every month. Diesel moves. Insurance renews. Maintenance ages. The floor is not a one-time number.

WRITE YOUR FLOOR ON AN INDEX CARD. PUT IT ON THE DASH. SAY NO BELOW IT.