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FOR NEW AUTHORITIES & FIRST-YEAR CARRIERS

Top 10 Mistakes New Carriers Make

About one in seven new authorities is revoked inside eighteen months — and almost none of it is because the carrier was unsafe. Here is what actually ends new trucking companies in year one, what each mistake costs in real dollars, and the fix for every one of them.

01

What each mistake costs, in numbers you can check

02

A concrete fix for every one — no vague advice

03

A first-90-days checklist and a cost-per-mile worksheet

READ THIS FIRST

New carriers don't fail at driving. They fail at running a business.

Getting authority is the easy part. FMCSA will issue one to almost anyone who fills out the form and pays. Staying in business past the first eighteen months is the actual test — and it is a numbers and paperwork test at least as much as a driving one.

1 in 7
New authorities revoked within their first 18 months

88%
Of those revocations were for never responding to the federal audit — not for failing it

$2.336
Industry-average cost to run a truck per mile in 2025 — a record high (ATRI)

Read those three numbers together and the pattern is clear. New carriers are not crashing more than established ones — measured per truck, the first eighteen months are among the safest stretch of a carrier's life. What ends them is the unglamorous stuff: a cost per mile they never calculated, an audit letter they didn't answer, an insurance payment they didn't budget for, a broker they didn't check.

All ten mistakes in this guide share one root: **the business was treated as a truck with a driver instead of a company with numbers, deadlines and records.** Every one of them is fixable, and most of them are fixable in an afternoon — if you do it before the letter arrives, not after.

STRAIGHT TALK

Nobody fails the new entrant safety audit because they're a bad driver. They fail it because their driver qualification file is incomplete, they never enrolled in a drug and alcohol consortium, or they simply **didn't open the mail**.

That is the whole game in year one: build the boring systems early, while you still have time and attention for them. It is a lot cheaper than rebuilding a company.

HOW EACH MISTAKE IS LAID OUT

- **What it looks like** — how it actually shows up, not the textbook version.
- **What it costs** — real numbers, so you can weigh it against everything else on your plate.
- **The fix** — specific steps. If you can't act on it this week, it isn't a fix.

01 Not knowing your cost per mile

WHAT IT LOOKS LIKE

Taking a $2.10 per mile load because it "sounds decent." Judging the week by whether the bank account went up. Having no number you can compare an offer against, so every negotiation is a guess.

WHAT IT COSTS

The industry-average cost to operate a truck hit **$2.336 per mile in 2025** — the highest ever recorded — and **$1.854 per mile before you buy a single gallon of fuel.** If your true cost is $1.95 and you're booking at $2.10, you're working for fifteen cents a mile. One blown turbo erases a month.

> THE FIX
>
> Take the last full quarter. Add every dollar the business spent — truck payment, insurance, plates, permits, fuel, maintenance, tires, tolls, ELD, phone, parking, your own pay. Divide by every mile you ran, **loaded and empty**. That's your cost per mile. Write it on a card, tape it to the dash, and decline anything below it. Recalculate every quarter, because these costs move.

02 Treating the new entrant audit as paperwork for later

WHAT IT LOOKS LIKE

Eighteen months of "new entrant" status feels like nothing at all — until a letter shows up asking for driver qualification files, your drug and alcohol program records, maintenance files by unit, six months of logs and an accident register, with a short deadline attached.

WHAT IT COSTS

Roughly **one in seven new authorities is revoked in the first eighteen months**, and about **88% of those are for refusing the audit or never responding** — not for failing it. There are also automatic-fail items: no drug and alcohol testing program, no random testing, a driver with no valid CDL or an expired medical card, operating without required insurance.

> THE FIX
>
> Build six folders in week one and keep them current: **01 Driver Qualification · 02 Drug & Alcohol · 03 Hours of Service · 04 Vehicle Maintenance · 05 Insurance · 06 Accident Register.** Enroll in a compliant drug and alcohol consortium and register on the Clearinghouse **before your first load**, and keep a driver qualification file on yourself, not just on hired drivers. Then open your mail — the deadlines are real.

03 Underbudgeting insurance — and financing it blind

WHAT IT LOOKS LIKE

Getting quoted $18,000, having $3,000 on hand, financing the rest through whichever premium finance company the agent puts in front of you, and never asking the interest rate. Then discovering the monthly payment eats a full load.

WHAT IT COSTS

A new authority with one truck is looking at roughly **$12,000 to $25,000 a year** in 2026, plus a **15–25% down payment at binding** — several thousand dollars before you haul anything. New ventures typically pay 40–100% more than established carriers, and premiums are still climbing: insurance was up another 6.4% in Q1 2026.

> THE FIX
>
> Get three quotes, never one — the spread between markets on the same operation is enormous. Ask for the exact APR on any premium finance agreement **in writing** before you sign it. Paying annually in full typically saves 10–15%. Right-size your radius: don't buy unlimited if you run regional. And treat year one as the ceiling, not the baseline — after twelve clean months rates commonly drop 20–30%, so re-shop at renewal instead of letting it roll.

04 Chasing the highest-paying load instead of the best-paying week

WHAT IT LOOKS LIKE

Grabbing a $3,200 load because it's the biggest number on the board, delivering into a market with nothing outbound, then deadheading 250 miles or sitting two days waiting on a $1,400 reload.

WHAT IT COSTS

That $3,200 load can net less than a $2,400 load into a strong market once you add the empty miles and the lost day. Deadhead has been rising industry-wide, and empty miles cost you the same fuel, tires and hours as loaded ones — they just don't pay.

> THE FIX
>
> Price the **round trip**, not the load. Before you accept, look at what's posting outbound from the destination and at what rate. Then do the only math that counts: total revenue for the whole trip divided by total miles for the whole trip, loaded plus empty — and compare that against your cost per mile from Mistake 01. A $2.60 line-haul with a 200-mile deadhead is not a $2.60 load.

05 Running with no cash buffer

WHAT IT LOOKS LIKE

Fuel for the next load comes from the last delivery. Every settlement is already spent. The plan for a breakdown is "hope there isn't one."

WHAT IT COSTS

The average broker payment cycle in trucking is around **40 days**, and some stretch past 90. Repair and maintenance costs rose **8.6% in 2025**, one of the fastest-rising lines in the business. A single out-of-service repair with nothing behind it is how most one-truck operations end — not dramatically, just parked.

> THE FIX
>
> Target one full month of fixed costs sitting in a separate business account: truck note, insurance, permits, phone, parking. Build it by taking a fixed cut off **every** settlement — not by saving what's left over, because there's never anything left over. And be clear on what factoring does: it fixes the timing of your money, it does not create a cushion. You still need the cushion.

06 Not vetting brokers — and getting caught in double brokering

WHAT IT LOOKS LIKE

A rate confirmation that looks completely normal. A load that picks up and delivers without incident. Then forty-five days of nobody answering the phone, and a discovery that the "broker" was never the broker.

WHAT IT COSTS

Freight fraud is now a multi-billion-dollar problem, and double brokering is the most common form. Beyond not getting paid, a double-brokered load can leave you **effectively uninsured** — your policy may not recognize an unauthorized broker relationship if something goes wrong with the freight.

> THE FIX
>
> Run the same four checks on every new broker, every time. **One:** verify authority and insurance on the FMCSA record — an authority under 90 days old deserves extra caution. **Two:** call the phone number listed on the FMCSA record, not the one in the email. **Three:** run a credit check through your factor before you book. **Four:** read the sender's email domain character by character — cloned domains with one letter changed are the standard trick.

07 Sloppy paperwork that turns into slow pay

WHAT IT LOOKS LIKE

A phone photo of the BOL with a corner cut off. Loading with no signed rate confirmation because "he said it's fine." Four hours of detention that got mentioned on a phone call and recorded absolutely nowhere.

WHAT IT COSTS

Every missing document is a reason to delay paying you, and it surfaces at day 30, not day 3. Detention you can't prove is detention you don't collect. And a disputed invoice is the one thing even non-recourse factoring will not cover — paperwork disputes always come back to the carrier.

> **THE FIX**
>
> Signed rate confirmation **before the wheels turn**, with no exceptions and no verbal deals. A clean, full-page scan of the signed BOL and POD within an hour of delivery. In and out times written on the BOL at every stop and initialled. Invoice the same day you deliver, and file every document by load number.

08 Skipping preventive maintenance until it's a roadside breakdown

WHAT IT LOOKS LIKE

"It's running fine." Pre-trips that are a signature rather than an inspection. Deferring a known issue because this week's loads are already booked.

WHAT IT COSTS

Repair and maintenance was one of 2025's fastest-rising cost lines, up **8.6%**. The roadside is the most expensive place on earth to fix anything, and it comes with a towing bill and lost revenue days on top. An out-of-service violation also follows you into your safety record and straight into your next insurance quote.

> **THE FIX**
>
> Put preventive maintenance on a written schedule tied to miles or hours, and **keep the receipts filed by unit** — the auditor will ask for maintenance records by VIN, so you're building that file either way. Do a real pre-trip. Fix out-of-service defects before the next dispatch and document that you fixed them. Keep annual inspection certificates and DVIRs where you can produce them in a minute.

09 Mixing business and personal money

WHAT IT LOOKS LIKE

One bank account, one card, and a bag of receipts in the sleeper. Truck parts and groceries on the same statement. No idea what any individual load actually earned.

WHAT IT COSTS

You can't price freight you can't measure, you can't defend deductions you can't document, and you can't finance a second truck without books a lender will accept. Missed filings stack penalties on top: quarterly IFTA, the annual heavy vehicle use tax, your biennial MCS-150 update, annual UCR.

> **THE FIX**
>
> Separate business account and business card from day one — no exceptions, not even for a $12 lunch. Move a fixed percentage of every settlement into a tax account automatically, the day it lands. Calendar the filing dates now, all of them. Then reconcile weekly: twenty minutes on a Sunday costs you nothing and saves a ruined April.

10 Trying to do all of it yourself

WHAT IT LOOKS LIKE

Driving 600 miles, booking tomorrow's load at 10pm, chasing an unpaid invoice at 11, and doing IFTA on your 34-hour restart. Being dispatcher, salesperson, bookkeeper, safety director and driver — while tired.

WHAT IT COSTS

It rarely shows up as one big number. It's the load you were too tired to negotiate properly. The detention you never invoiced. The broker you didn't verify. The audit letter that sat unopened for three weeks. Every one of them is money, and they compound quietly.

> **THE FIX**
>
> List every task the business needs each week and put an honest hourly value on each one. Anything worth less per hour than your seat time is a candidate to hand off. You don't have to do it all at once — most carriers start with dispatch and back office, because those are the two that cost the most when they're done at 11pm on four hours of sleep.

WORK THROUGH THIS

The first 90 days

None of this is complicated. It's just easier to do now than to reconstruct later under a deadline.

BEFORE YOUR FIRST LOAD

- [ ] Separate business bank account and card open, personal spending kept off both
- [ ] Enrolled in a compliant drug & alcohol consortium; registered on the FMCSA Clearinghouse
- [ ] Pre-employment drug test result on file for every driver — **including yourself**
- [ ] Driver qualification file started for every driver: application, 3-year employment history, MVR, current medical card, CDL copy front and back
- [ ] Written policies in place: drug & alcohol, hours of service, maintenance program
- [ ] Three insurance quotes compared; APR on any premium finance agreement confirmed in writing
- [ ] Cost per mile calculated from real projected numbers, written down where you'll see it
- [ ] The six compliance folders created and named

FIRST 30 DAYS

- [ ] Every load filed by number: signed rate confirmation, BOL, POD, lumper and scale receipts
- [ ] Invoicing same-day, every time — no batching at week's end
- [ ] Broker verification routine running on every new broker, no exceptions
- [ ] Preventive maintenance schedule written down; receipts filed by unit
- [ ] Fixed percentage of every settlement moving to a tax account automatically
- [ ] Accident register created, even if it's empty

DAYS 30–90

- [ ] Recalculate cost per mile against actuals — not estimates — and adjust what you'll accept
- [ ] Cash buffer building toward one month of fixed costs
- [ ] Audit folders reviewed as if the letter arrived today: can you produce every item in 48 hours?
- [ ] First quarterly IFTA filed on time; Form 2290 filed if due
- [ ] List of brokers who actually pay fast — start building relationships instead of re-bidding every load
- [ ] Honest look at what's stealing your evenings, and a decision about what to hand off

WORKSHEET

Your cost per mile

Use a full quarter. Add up the dollars, then divide by every mile you ran — loaded and empty. That number is the floor under every rate you accept.

CATEGORY	LAST QUARTER ($)	NOTES
Truck payment / lease		Fixed — you pay it whether you roll or not
Insurance		Include finance charges, not just premium
Fuel		Net of fuel card discounts
Maintenance & repairs		Include the ones you didn't plan for
Tires		Set aside per mile, don't wait for the bill
Tolls, scales, parking		Tolls rose 13.2% in 2025 — check yours
Permits, plates, UCR, 2290		Spread the annual cost across the quarter
ELD, phone, software, dispatch		Every recurring subscription
Driver pay (including your own)		Pay yourself. If the truck can't, the rate is wrong
Accounting, legal, banking, factoring		Use your effective factoring rate
Total cost ÷ total miles (loaded + empty)	**= $_____ / mile**	**Industry average 2025: $2.336**

Dates that don't move

FILING	WHEN
IFTA fuel tax return	Quarterly — file even if you barely ran
Form 2290 heavy vehicle use tax	Annually, tax year starting in July
UCR registration	Annually, before enforcement opens
MCS-150 update	Every two years, keyed to your USDOT number
New entrant safety audit	Typically months 9–12; monitoring runs 18 months

2026 registration note. FMCSA moved carrier registration onto a new system called Motus in mid-May 2026. Two things carriers keep getting told wrong: your USDOT number is still the single identifier, and **MC numbers have not been eliminated** — a phase-out is proposed, but they are still issued and valid.

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You handle the truck. We'll handle the rest of the company.

GTruckers Fleet is an operations partner for owner-operators and small carriers — not just a dispatch service. Nine of the ten mistakes in this guide are back-office problems, and back office is exactly what we take off your plate.

DISPATCH

Loads sourced and negotiated against your cost per mile, planned as round trips — not one rate at a time.

BACK OFFICE

Paperwork, invoicing, IFTA and compliance files kept audit-ready, so nothing sits unopened.

BUSINESS BUILD

A custom growth roadmap, a live operations dashboard, and 24/7 support from people who pick up.

Not sure which of these ten is costing you the most?

Send us a month of your numbers and we'll tell you straight — where the money is leaking, what to fix first, and whether you actually need us to do it. No charge, no pitch.

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Run it like a business!

This guide is general business information for motor carriers. It is not legal, tax, financial or compliance advice, and it does not replace the federal regulations themselves. Cost figures are drawn from ATRI's 2026 Analysis of the Operational Costs of Trucking (2025 data), published FMCSA data and 2026 market surveys; your numbers will differ. Verify all filing requirements and deadlines against current FMCSA and IRS guidance.