

Starting a Trucking Company

A carrier's startup guide: every step, what it costs, and what to watch out for. Launching a for-hire, interstate carrier means registering with the IRS and FMCSA, getting insured, and pulling the right permits. Here's the whole path, in order, with real 2026 numbers.

1 · SET UP THE BUSINESS

Form a legal entity (LLC or Corporation)

\$50 – \$500 one-time

Register your business name with your state. An LLC keeps your personal assets separate from the business.

Get an EIN from the IRS

Free

Your federal tax ID. Needed to open a bank account, file taxes and hire.

Open a business bank account & line of credit

Free – \$30 / mo

Keep business money separate from personal from day one.

2 · GET YOUR OPERATING AUTHORITY

USDOT Number (FMCSA)

Free

Your safety identifier. Required for interstate commercial vehicles.

MC Number (Operating Authority)

\$300 one-time / authority

Non-refundable. Legal permission to haul regulated freight for hire across state lines.

File a BOC-3 (process agents)

\$30 – \$75 one-time

Names a legal agent in every state you operate in. Your authority won't activate without it.

3 · INSURANCE

Primary liability + cargo (BMC-91)

\$11,000 – \$28,000 / year

FMCSA requires at least \$750,000 liability. Down payment (2-3 months): \$2,500-\$7,000. Your insurer files proof with FMCSA within 90 days of your MC application - authority isn't active until they do.

An insurance agent can shop several carriers and find you the best rate. For a trusted agent, reach out to us.

4 · PLATES, FUEL TAX & UCR

IRP apportioned plates

\$500 – \$3,000+ / year

Prorated registration for the states you run in, based on miles traveled in each.

IFTA license & decals

License free · decals a few \$

International Fuel Tax Agreement. File fuel taxes every quarter.

UCR (Unified Carrier Registration)

~\$46 / year (0-2 trucks)

Required for interstate operation. Renew every year; the fee is tiered by fleet size.

5 · HEAVY VEHICLE USE TAX (IRS FORM 2290)

Form 2290 / HVUT

Up to \$550 / year per truck

Applies at 55,000 lbs or more: \$100, plus \$22 per 1,000 lbs over 55,000, capped at \$550 (75,000 lbs+). Due by Aug 31. You receive a stamped Schedule 1 - you'll need it to register your IRP plates.

6 · STATE PERMITS YOU MAY NEED

Only if you operate in these states. Most are mileage-based, filed on a schedule.

New York (HUT)	Highway Use Tax	Certificate + decal, then mileage tax
Kentucky (KYU)	Weight-distance tax	Free reg + \$0.0285 / mile
New Mexico (WDT)	Weight-distance tax	~\$0.011 - 0.043 / mile by weight
Oregon (WMT)	Weight-mile tax	Bond \$1,000-\$10,000 + ~\$0.05-0.20 / mile
California (CARB)	Clean Truck Check	~\$32 / year per truck + emissions test
Connecticut (HUF)	Highway Use Fee	Mileage-based (26,000 lbs+)

7 · EQUIP YOUR TRUCKS

ELD (Electronic Logging Device)

~\$20 - \$45 / mo per truck

Or \$150-\$800 hardware. Must be FMCSA-registered; records your hours of service.

For a trusted ELD provider that keeps you compliant without overpaying, reach out to us.

Annual DOT inspection

\$50 - \$150 per vehicle

Every commercial vehicle must pass a formal inspection each year.

Drug & alcohol program + FMCSA Clearinghouse

\$100 - \$200 / year

Required if you run CDL drivers. Plus about \$40-\$80 per test.

What it costs, at a glance

ONE-TIME (to launch)		EACH YEAR (recurring)	
LLC / entity filing	\$50 - \$500	Commercial insurance	\$11,000 - \$28,000
MC operating authority	\$300	Form 2290 / HVUT	up to \$550 / truck
BOC-3 process agent	\$30 - \$75	UCR renewal	~\$46
IRP apportioned plates	\$500 - \$3,000+	Drug & alcohol program	\$100 - \$200
Insurance down payment	\$2,500 - \$7,000	ELD subscription	\$240 - \$540 / truck

Bottom line: plan for roughly \$12,000 - \$25,000+ in year one - most of it insurance.

What to watch out for

All FMCSA registrations and updates now go through the FMCSA Portal. A few things trip carriers up:

- **Match your emails.** Your Login.gov email must exactly match your FMCSA Portal email. If you change it, file an updated Form MCS-150.
- **Your info goes public.** Any phone number or address you register becomes public data - expect heavy telemarketing and spam from private vendors.
- **Changing your phone can cost you.** Updating your number can trigger a ~60-day hold with some brokers and compliance platforms (like Highway) to prevent double-brokering and fraud.
- **No P.O. boxes for your business.** Your Principal Place of Business must be a physical street address; a P.O. Box is only accepted as a mailing address.
- **Keep records matching.** Your FMCSA address must match your state filings and insurance. If they don't align, your authority can be delayed or flagged for an audit.
- **Update every 24 months.** Verify your contact info biennially - or whenever your physical location changes - through the FMCSA Portal.

These are 2026 estimates and vary by state, truck weight, driving record and insurer. This is general information for getting oriented - not legal, tax or financial advice. Always confirm current fees and requirements at [fmcsa.dot.gov](https://www.fmcsa.dot.gov) and [irs.gov](https://www.irs.gov) before you file.