

New authority trucking

Insurance preparation checklist

Prepare a focused first conversation about your trucking operation, insurance filings and contract requirements.

Before requesting a quote

- [] Write down the business name, home state, operation type and proposed start date.
- [] List vehicle and trailer types, number of power units, cargo categories and operating radius.
- [] Identify whether you are applying for new authority, leasing onto another carrier or already operating.
- [] Have USDOT and MC numbers available if issued; indicate pending status if they are not.
- [] Summarize driver experience and recent claims without sending driver licenses or identity documents in public chat.
- [] Ask your broker or shipper for the actual written insurance requirements. Redact unrelated personal information before sharing a requested excerpt.

Questions to resolve with the agent

- [] Which liability limits apply to this operation under federal rules, state rules and contracts?
- [] Who will file the required insurance evidence, and how will you confirm it was accepted?
- [] How are cargo, physical damage, trailer interchange, non-trucking liability and bobtail use handled in the proposed policy?
- [] Which exclusions, deductibles, driver restrictions and cargo restrictions apply?
- [] What must be completed before coverage can be bound and authority activated?
- [] What separate registrations or permits apply to your vehicles, routes and business? Ask the relevant agency rather than assuming one list fits every carrier.

Important context

For many for-hire interstate property carriers using vehicles of 10,001 pounds or more, the federal liability minimum is \$750,000; hazardous materials and other operations can have different requirements. Federal cargo filing requirements differ from shipper requirements. FMCSA does not grant applicable operating authority until required insurance evidence and process-agent filings are in place.

Your next steps

Use this checklist to prepare

- [] Keep a copy of your questions and relevant dates.
- [] Request an explanation of the applicable coverage, exclusions and process.
- [] Share private documents only when specifically requested through an appropriate channel.
- [] Confirm the actual outcome in writing; an information request does not bind insurance, enroll you in a plan or move funds.

Ask OG Insurance HQ

[Open the relevant intake or information page](#)

This guide does not establish product availability, licensing in a particular state, carrier appointments, pricing or eligibility. Confirm these details with the agency and applicable insurer.

Official references

[FMCSA insurance filing requirements](#)

[FMCSA registration forms](#)

References reviewed October 13, 2026. Rules and product terms can change. Use the linked official pages and current policy or plan documents for the latest information.