Become a Carrier with AI
The Honest Trucker Playbook

You can start a trucking company today with a fraction of the paperwork hours it used to take, if you let AI do the busywork and you do what the law says only you can do.

Built for anyone starting a trucking company under their own authority.

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We walk by faith, not by sight · 2 Corinthians 5:7

READ THIS FIRST

How to use this playbook

You can start a trucking company today with a fraction of the paperwork hours it used to take, if you let AI do the busywork and you do what the law says only you can do.

This playbook shows you each step two ways: the old way, and the AI way. It also marks the steps where the law needs your name, your signature, or your own judgment.

The one rule: skip the busywork, never the law. AI can fill a form, compare quotes, track a deadline, and read a rate con faster than any person. It cannot hold your authority, sign your insurance, pass your drug test, or be responsible for your truck. You are.

What this playbook won't do: promise you money. Every number here is labeled. **Checked** means it was read at the source on the date shown. **Calculated** means it was calculated from checked numbers. **Estimate** means it's a judgment call. Your results depend on your truck, your lanes and your choices.

Rules change. Every fact here has a source and a date at the end. Check the date before you act on it.

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Before you file

Have your company, your bank account and your cash ready before you apply for authority. The clock starts the day FMCSA publishes you.

Cash first. Plan on roughly $10,000 to $30,000 or more for permits, insurance down payment and your first weeks of running, not counting the truck (estimate). A used truck runs about $45,000 to $100,000, a new one $120,000 to $200,000 or more, or about $1,600 to $2,500 a month to lease (estimate). Insurance alone often wants $2,000 to $6,000 or more down (estimate).

Step	The old way	The AI way	What stays yours
Pick the company type	Ask around at the truck stop	Ask AI to lay out LLC vs sole owner for your state, with the state's own filing page	The choice, and a CPA's check on taxes
Form the company	Paper forms, a trip downtown	AI walks you through your state's online filing field by field	Signing as the owner
Get an EIN	Wait on hold	Free on irs.gov in one sitting; AI tells you what each box means	Entering your own Social Security number yourself
Open a business bank account	Bring everything, get sent home for one paper	AI builds the list of what your bank wants before you go	Showing up with your ID
Build a start-up budget	Napkin math	AI builds a 90-day cash plan from your real quotes: insurance, truck note, fuel, permits	The quotes you collect

Never put your SSN, bank numbers or passwords into a chat with any AI. Type those straight into the official site yourself.

Getting your authority

You apply in FMCSA's new system, Motus, and pay $300 per authority type. Expect about 3 to 6 weeks from a clean application to active (estimate).

Motus replaced the old URS system for new applications, and the old systems began shutting down 14 May 2026 (checked). FMCSA also tightened identity checks after a wave of fake carriers, so new authorities now take more proof than they used to (checked). MC numbers are not going away; new grants get a randomized docket number (checked).

1. **Make a login.gov account,** then verify your identity with a government ID and a face scan. Only you can do this step.
2. **Apply in Motus** for your USDOT number and for-hire authority, and pay the $300 fee through Pay.gov (checked, two sources).
3. **Get published.** FMCSA posts your application in its Register, and anyone has 10 calendar days to protest it (checked).
4. **Within 20 days of publication,** your insurer files your liability proof (BMC-91 or 91X) and your process agent files your BOC-3 (checked). Miss it and you get a 60-day cure period, then dismissal (checked).
5. **Authority goes active.** Don't haul a for-hire load across state lines before it does.

BOC-3 in plain words: it names an agent in every state who can accept court papers for you. FMCSA charges nothing for it, and agents charge about $25 to $125 (estimate).

The AI way: before you open Motus, have AI turn the application into a checklist of every answer it will ask for: company details, equipment, cargo types, and contact information. You gather the answers once, then type them in yourself. Ask AI to explain any question in plain words before you answer it. A wrong answer on a federal form is on you, not the AI.

What stays yours: the identity check, every answer, the payment, and the signature.

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Insurance

The law requires $750,000 in liability for general freight. Most brokers want $1 million liability and $100,000 cargo before they'll load you.

Coverage	What it covers	The floor
Auto liability	Damage and injury you cause to others	$750,000 federal minimum for general freight (checked); $1 million is what most brokers ask (checked)
Cargo	The freight on your trailer	Not a federal minimum for general freight; brokers usually require $100,000 (checked)
Physical damage	Your own truck and trailer	Your lender will require it if you finance

What year one costs: about $12,000 to $22,000 or more for a new authority (estimate, from three industry sources). New authorities pay the most because they have no history.

The AI way: have AI build one quote sheet with your truck, trailer, cargo types, lanes, radius and driving record, then send the same sheet to three or more agents who write trucking. AI lines the quotes up side by side: limits, deductibles, exclusions, and what's *not* covered. Ask AI to flag any exclusion that touches your freight. On flatbed, read what the cargo policy says about tarps, securement and unattended loads.

What stays yours: choosing the policy, reading the exclusions yourself, and signing. Your agent files your proof with FMCSA within the 20-day window.

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Safety and compliance

Your new entrant safety audit comes within your first 12 months, and some failures are automatic. Build these files before your first load, not after the audit letter (checked).

The automatic failures (checked, FMCSA):

- No drug and alcohol testing program, including random testing
- Using a driver who refused a test, tested positive, or blew 0.04 or higher
- A driver without a valid CDL, or one who is disqualified, suspended or medically unqualified
- No required insurance
- Not requiring hours-of-service records
- Running a truck placed out of service before it's fixed, not fixing defects from inspection reports, or no annual inspection

What	The rule	The AI way	What stays yours
Drug and alcohol	Every owner-operator must join a consortium (checked). Random testing minimums are 50% for drugs and 10% for alcohol in 2026 (checked). Clearinghouse queries cost $1.25 each (checked).	AI compares consortium prices and services and puts your test dates and query renewals on your calendar	Taking the tests; running your own Clearinghouse query
Hours of service and ELD	You need an ELD unless an exception fits: paper logs no more than 8 days in 30, a truck older than model year 2000, or driveaway-towaway (checked)	AI reads your ELD export and warns you before you run out of hours	Driving within your hours, and every edit to your logs
Driver qualification file	Application, motor vehicle record, medical card, road test or equivalent, and a yearly record review (checked). Medical re-exam at least every 24 months (checked).	AI builds the file checklist and reminds you before the medical card or record review is due	Your medical exam and your signatures
Truck files	Annual inspection, and repairs of every defect on inspection reports	AI logs each inspection report and nags until the repair is recorded	The repair and the receipt
MCS-150 update	Every 2 years. The last digit of your USDOT number sets the month (1 = January ... 0 = October), and the next digit sets odd or even years (checked). Up to $10,000 penalty or deactivation (checked).	AI figures your due month from your USDOT number and reminds you	Filing it yourself

Audit prep, the AI way: a month before your audit, have AI walk your files against FMCSA's list and show you every gap while you still have time to fix it.

Taxes and registrations

Four registrations follow you every year: UCR, IRP plates, IFTA and the Form 2290 road tax. Put every due date on one calendar the day you get your authority.

Registration	Who needs it	Cost or due date	The AI way	What stays yours
UCR	Interstate carriers	$46 for 0–2 vehicles for 2026; $55 for 2027. The 2027 window opened 1 Oct 2026 and payment is due before 1 Jan (checked).	AI reminds you every October	Paying on ucr.gov
Form 2290 road tax	Trucks 55,000 lbs and up	$550 for a full year at 80,000 lbs (IRS example). Due the last day of the month after first use; for July, 31 Aug (checked). You need the stamped Schedule 1 to plate the truck (checked).	AI figures your due date from your first-use month and checks your Schedule 1 is on file	Filing and paying the IRS
IRP plates	Interstate trucks over 26,000 lbs, or 3 or more axles (checked, SCDMV)	About $1,500 a year (estimate)	AI totals your miles by state for renewal	The application at your state DMV
IFTA fuel tax	Anyone running under their own authority (checked, SCDMV)	Quarterly: 30 Apr, 31 Jul, 31 Oct, 31 Jan (checked)	AI reads your fuel receipts and ELD miles and drafts the quarterly return	Checking it and filing

South Carolina: SCDMV Motor Carrier Services handles IRP and IFTA, at 803-896-3870 (checked). Other states have their own office; ask AI for your state's page and call the number on it.

The old way was a folder of receipts and a panic every quarter. **The AI way** is a photo of every fuel receipt the day you buy, and a return that's mostly drafted before the quarter ends.

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Your first loads

Many brokers won't load a brand-new authority, so plan your first 90 days around the ones that will.

Brokers' waiting periods vary widely. One industry list shows C.H. Robinson at 7 days, Coyote at 30, J.B. Hunt at 90, Echo at 360 and Arrive at 365 (third-party list; the brokers' own rules aren't confirmed). Ninety days to six months is common (checked, two sources).

Step	The old way	The AI way	What stays yours
Find brokers who load new authorities	Call down a list and get told no	AI builds a list of brokers' published setup rules, flags who takes new MCs, and keeps it current	The calls that matter
Carrier setup packets	Fill out the same W-9, insurance and agreement 30 times	Keep one clean packet; AI fills each broker's portal from it and tracks which are approved	Signing each broker agreement after reading it
Check the broker before you haul	Hope	AI checks the broker's authority, bond, credit and days-to-pay before you accept	Turning down a bad one
Price the load	Take what the board says	AI figures the honest cost of the job (miles, empty miles, hours, tarp and securement, fuel) and shows the board as a warning, not the anchor	The final yes or no
Get paid	Wait 30 to 45 days	Most carriers factor; 79% do (checked). AI compares factoring rates and terms side by side	Signing the factoring agreement

Fraud is real in 2026. Identity theft of carriers and brokers is why FMCSA tightened registration (checked). Never take a load from an email or phone number you can't match to the broker's FMCSA record. Call back on the number FMCSA has on file, never the one in the email. If a "broker" asks you to change where your pay goes, stop and call.

Flatbed, from the seat: tarp pay is usually built into the rate, detention is rare, and lumpers don't apply. Price the tarp and securement time anyway, because your hours are your money.

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Running the business on AI

The paperwork gets you licensed. Knowing your real numbers on every load is what keeps you in business.

One verified flatbed month, May 2026: 17 loads, $28,025 gross over 4,953 miles, $13,094 spent, and $14,931 kept, or $3.01 a mile (checked from that month's settlements). That's one truck on its own lanes. It isn't a promise for yours.

Here's what AI can do every week, and what you keep for yourself.

Job	The old way	The AI way	What stays yours
Settlements	Shoebox of paper, read at tax time	Snap a photo; AI reads the rate con and the settlement and matches them line by line	Disputing a short pay
Your real cost per mile	A guess	Fuel, maintenance, insurance, truck note and empty miles added up from your own records	The numbers you feed it
Your floor	Gut feel at the fuel desk	The lowest rate a load can pay before you lose money, figured from your own costs	Saying yes or no to the load
Leak checks	Finding out at tax time	AI flags money that left without a reason: a missing accessorial, a fee you never agreed to, a short pay	Calling the broker
Pricing a load	What the board says	The honest cost of the job line by line, with the market shown as a warning, not the anchor	The final number
Deadlines	Sticky notes	One calendar for every renewal, filing and test (see Taxes and registrations)	Doing the filing

Where LaneLoc fits: LaneLoc is the VyRal app built for this table. Settlement capture, the floor, leak checks and load grading are its core. As each piece goes live, this playbook names it at the step it handles. Until then, any spreadsheet and any AI assistant can do the work in this table. The method matters more than the tool.

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The checklist

Work it top to bottom. Each line says what only you can do; AI handles the rest.

- [ ] Build a 90-day cash plan from real quotes (you collect the quotes)
- [ ] Form your company in your state (you sign)
- [ ] Get your EIN on irs.gov (you type your SSN, never into a chat)
- [ ] Open your business bank account (you show your ID)
- [ ] Make a login.gov account and pass the identity check (only you)
- [ ] Apply in Motus and pay the $300 fee (you answer and pay)
- [ ] Line up your insurance and process agent before you're published (you choose and sign)
- [ ] Insurance proof and BOC-3 filed within 20 days of publication (your agents file)
- [ ] Join a drug and alcohol consortium and take your pre-employment test (you test)
- [ ] Build your driver file: application, motor vehicle record, medical card (you sign and get examined)
- [ ] Install an ELD unless an exception fits (you drive by it)
- [ ] Get your annual truck inspection on file (you get it done)
- [ ] File the 2290 and keep the stamped Schedule 1 (you file)
- [ ] Get IRP plates and open your IFTA account (you apply)
- [ ] Pay UCR (you pay)
- [ ] Put every renewal on one calendar: UCR, 2290, IFTA quarters, MCS-150, medical card, inspection, insurance (AI keeps it)
- [ ] Build one clean carrier setup packet (you sign each broker agreement)
- [ ] Pick a factoring company after comparing three (you sign)
- [ ] Book your first load at an honest price, from a broker you've checked (you say yes)
- [ ] Prep for your new entrant safety audit a month early (you fix the gaps)

APPENDIX · SOURCES

Where every checked line comes from

All pages read 20 Oct 2026 unless a date is shown. Check them again before you act.

- FMCSA Motus, Federal Register notice 2026-08334 (https://www.transportation.gov/regulations/federal-register-documents/2026-08334) (29 Apr 2026)
- Howden: everything you need to know about FMCSA Motus (https://www.howdengroup.com/us-en/news-insights/everything-you-need-to-know-about-fmcsa-motus) (11 May 2026)
- FreightWaves: FMCSA fraud crackdown halves new authorities (https://www.freightwaves.com/news/fmcsa-crackdown-on-carrier-fraud-halves-newly-granted-authorities) (29 May 2025)
- otrucking: how long MC authority takes (https://otrucking.com/resources/guides/how-long-does-mc-authority-take/) (14 Sep 2026)
- ATA: BOC-3 designation of process agents (https://www.trucking.org/designation-process-form-boc-3-filing)
- eCFR 49 CFR 387.9, minimum insurance (https://www.ecfr.gov/current/title-49/subtitle-B/chapter-III/subchapter-B/part-387/subpart-A/section-387.9)
- AtoB: owner-operator truck insurance costs (https://www.atob.com/blog/owner-operator-truck-insurance-cost-statistics) (18 Mar 2026)
- FMCSA Clearinghouse query plans (https://clearinghouse.fmcsa.dot.gov/Resource/Index/Query-Plan)
- DOT random testing rates (https://www.transportation.gov/odapc/random-testing-rates)
- FMCSA ELD exemptions and waivers (https://www.fmcsa.dot.gov/hours-service/elds/electronic-logging-device-eld-exemptions-and-waivers)
- eCFR 49 CFR Part 391, driver qualifications (https://www.ecfr.gov/current/title-49/subtitle-B/chapter-III/subchapter-B/part-391)
- FMCSA new entrant safety audits (https://ai.fmcsa.dot.gov/NewEntrant/SafetyAudits.aspx)
- FreightWaves: updating your USDOT registration (MCS-150) (https://www.freightwaves.com/news/updating-your-usdot-number-registration) (25 May 2023)
- UCR fee brackets (https://plan.ucr.gov/fee-brackets/)
- IRS Form 2290 instructions (https://www.irs.gov/instructions/i2290)
- TruckCodex broker setup list (https://truckcodex.com/brokers/) (Aug 2026, third-party)
- SCDMV form MCS-014, IRP/IFTA new account requirements (Jan 2026)
- OTR Solutions start-up cost and insurance estimates (6 Jan 2026); Overdrive insurance estimate (21 Sep 2026)

Not yet confirmed, so not used: the short-haul logging exception, the MCS-90 endorsement details, and whether Clearinghouse registration is free.

WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7

NEXT STEP

Put a receipt on every leak

This playbook is the method. The next step runs it on your own numbers: what you were promised, what you were paid, and what you kept, side by side, in writing.

WHAT COMES NEXT

- **LeakReceipts free check** — reads your own receipts, settlements and statements and puts a receipt on every leak it finds.
  leakreceipts.com
- **LaneLoc Settlement Checker (free)** — puts your rate con next to your settlement, line by line, so a short pay shows up the week it happens.
  vyralmall.com/settlement
- **TrueNET** — the whole-picture money truth: what you actually keep after every cost, across everything you earn and spend.
  mynetcheck.com

> Every step starts from your own records. None of them promises what you will earn or save; they show what your numbers already say.

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