2026 EDITION

THE OWNER-OPERATOR LAUNCH KIT

Start, Register & Run Your First Truck

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CHAPTER 1

Getting Your MC Number & DOT Authority

To legally operate as a for-hire carrier, you need both a USDOT number and Motor Carrier (MC) authority. Here is the step-by-step process:

Step 1 — Register on FMCSA: Go to portal.fmcsa.dot.gov and create an account. Apply for your USDOT number (free) and your MC operating authority ($300 filing fee).

Step 2 — Wait for processing: MC authority applications typically process in 4–6 weeks. You will receive a docket number immediately but cannot legally haul for hire until the authority is granted.

Step 3 — BOC-3 filing: You must designate process agents in every state you intend to operate. Most BOC-3 filing services charge $20–$40 and file nationwide.

Step 4 — UCR registration: Unified Carrier Registration is required annually. Cost varies by fleet size — single-truck operators pay approximately $76/year.

CHAPTER 2

Insurance Minimums by Truck Type

Federal law mandates minimum insurance coverage for all for-hire carriers. Here are the requirements:

Box Trucks (non-hazmat, under 10,001 lbs GVWR): $300,000 combined single limit liability.

Box Trucks / Straight Trucks (over 10,001 lbs): $750,000 combined single limit liability.

Semi / Tractor-Trailers (general freight): $750,000 combined single limit liability.

Semi (household goods): $1,000,000 combined single limit.

Hazardous materials: $1,000,000 to $5,000,000 depending on commodity.

Cargo insurance is separate and typically runs $1,000–$3,000/year for a single truck. Do not skip it — one damaged load can wipe out months of revenue.

CHAPTER 3

FMCSA Filing and Compliance Basics

Once your authority is active, ongoing compliance is your responsibility. Key requirements:

MCS-150 update: File every two years (or when your operation changes) to keep your USDOT number active.

Drug & Alcohol testing: You must enroll in a DOT-compliant testing consortium. Pre-employment testing is required before any driver operates under your authority.

Driver Qualification (DQ) files: Maintain a DQ file for every driver including license copy, MVR, medical certificate, and employment history.

ELD mandate: Most carriers are required to use an Electronic Logging Device. Short-haul exemptions may apply — verify with FMCSA.

Annual inspection: Every vehicle must pass a DOT annual inspection. Keep the inspection sticker visible in the cab.

CHAPTER 4

Your First Week on the Load Boards

Load boards are online marketplaces where brokers post freight. The major ones are DAT, Truckstop.com, and uShip. Here is how to get started:

DAT subscription runs $45–$200/month depending on features. It is the industry standard for dry van, reefer, and flatbed loads.

Post your truck: Enter your truck type, location, and availability. Brokers will call you directly.

Rate negotiation: Never accept the first offered rate. The posted rate is a starting point. Counter 10–15% higher and negotiate from there.

Build broker relationships: Consistent, reliable carriers get repeat business and better rates. Communicate proactively — check in when loaded, call when you are 30 minutes out.

With Rift dispatching for you, we handle all of this. You drive — we negotiate, post, and book.

CHAPTER 5

How Dispatch Services Actually Work

A dispatcher works on your behalf to find loads, negotiate rates, and handle broker communications. You pay a percentage of gross revenue — typically 5–10%.

What Rift does for you: Monitor load boards 24/7, negotiate best-paying loads for your lanes, handle check calls and status updates, manage broker relationships and paperwork, and advise on fuel-efficient routing.

What you are responsible for: Safe and timely delivery, accurate ELD logs, vehicle maintenance, and communication with your dispatcher.

The key question: Does the dispatcher pay for itself? If a dispatcher charges 8% but consistently books loads 15–20% higher than you would find yourself, the answer is yes.

CHAPTER 6

Government Mail Contracts Explained

USPS Highway Contract Routes (HCR) and Contract Delivery Service (CDS) routes are government mail contracts that provide stable, predictable income for carriers.

HCR routes: Long-distance routes between postal facilities. Often run 500–1,500+ miles. Paid per trip, typically on 28-day cycles.

CDS routes: Local delivery routes from post offices to mailboxes. Shorter distances, daily runs, very predictable.

How to bid: USPS posts solicitations on the FedBizOpps portal (sam.gov). Bids are evaluated on price and past performance.

What carriers earn: HCR rates vary significantly by route. Well-bid contracts can generate $80,000–$200,000+ annually per truck.

Rift has direct experience running USPS contracts. Contact us to discuss whether a mail contract makes sense for your operation.