

DOT/MC New-Authority Insurance Filing Pack

Everything you need to bind commercial trucking insurance and file your BMC-91X / BMC-34 — fast.

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What this is for

If you just received your DOT number and MC operating authority from FMCSA, you can't legally operate until you have:

1. Insurance bound at federally-required minimum limits, AND
2. The BMC-91X (auto liability) and/or BMC-34 (cargo liability) filed electronically with FMCSA

This pack tells you exactly what documents to gather, what the federal minimums are, and how to bind insurance + file with FMCSA in 2 to 5 business days.

FMCSA minimum insurance requirements (2025-2026)

Operation Type	Public Liability (BI/PD)	Cargo (BMC-34)
For-hire general freight, vehicle ≥10,001 lbs GVWR	\$750,000	\$5,000 (federally; many shippers require \$100,000)
For-hire household goods	\$300,000	\$5,000 per vehicle / \$10,000 per occurrence
For-hire transporting hazmat (placardable)	\$1,000,000 - \$5,000,000 depending on commodity	varies
For-hire passenger (1-15 seats)	\$1,500,000	n/a
For-hire passenger (16+ seats)	\$5,000,000	n/a
Private (not for hire)	varies, generally \$750,000	n/a

Most California owner-operators carry \$1,000,000 combined single limit liability because that's what most freight brokers (CH Robinson, JB Hunt Logistics, Echo, TQL, Coyote) require in their carrier packets.

Documents to gather (Day 1 — 30 minutes)

Have these ready before you call:

Authority documents

- DOT Number (8 digits)
- MC Number / Operating Authority (e.g., MC-123456) — from FMCSA Notice of Authority Granted
- MCS-150 filing receipt (free FMCSA form, must be on file)

- UCR registration (Unified Carrier Registration — required if interstate)
- 2290 / Form 2290 Heavy Vehicle Use Tax receipt (for trucks \geq 55,000 lbs)
- BOC-3 designated process agent (free if you self-designate via licensed BOC-3 service)

Business documents

- EIN (or SSN if sole proprietor)
- LLC formation paperwork or DBA filing
- Business address (must match what's on your DOT/MC filing)
- Garaging address for each vehicle (where the truck is stored overnight)

Vehicle information (for each truck)

- Year, make, model
- Full VIN
- GVWR (Gross Vehicle Weight Rating)
- Body type (dry van, reefer, flatbed, hot shot, dump, tanker, cargo van, etc.)
- Radius of operation (local 50-mile, intrastate, interstate, or 48-state)
- Average gross receipts per year projected

Driver information (for each driver)

- Full legal name
- Date of birth
- CDL number, state, class, endorsements (or regular DL for under-CDL operations)
- Years of CDL experience
- Most recent MVR (Motor Vehicle Record — can be pulled by the broker)
- DOT physical certificate (valid)

Operations description

- Commodities hauled (general freight, dry goods, refrigerated, vehicles, household goods, etc.)
- Primary lanes (origin/destination corridors — e.g., LA-Phoenix, CA-NV-AZ regional)
- Number of stops per day average
- Customer types (Amazon DSP, FedEx Ground, USPS contract, broker freight, direct shippers)

How CoverToday gets you bound and filed

Day 1: You email or fax the documents above. We confirm receipt within 1 business hour and start shopping.

Days 1-2: We shop 15+ commercial trucking carriers including Progressive Commercial, National Indemnity, Berkshire Hathaway, Northland, Great West, Acuity, USLI, GAINSCO, and several E&S; markets. We send you a side-by-side quote with the lowest viable option(s).

Day 2-3: You accept a quote, pay first month or full term (most carriers require down payment). Carrier issues binder + declarations page same day.

Day 3-5: Carrier files BMC-91X electronically with FMCSA (auto liability proof). FMCSA processes filings in 2-3 business days. We send you tracking confirmation.

Day 4-6: FMCSA marks your authority ACTIVE. You're legal to operate.

What it will cost (typical California ranges 2025-2026)

For a single owner-operator running a clean record on a 2018-2023 Class 8 day cab tractor in California, doing 48-state general freight:

- Auto liability \$1M CSL: \$9,000-\$14,000/year
- Physical damage (collision/comp on a \$80K tractor): \$2,500-\$4,500/year
- Cargo \$100K limit: \$1,200-\$2,800/year
- Trailer interchange / non-trucking liability: \$400-\$900/year
- Total typical first-year premium: \$13,000-\$22,000/year

New authority (less than 12 months in business) and prior accidents/violations push higher.

What you should expect to pay upfront

Most commercial trucking carriers require:

- First month's premium + 10-25% down payment + premium finance setup
- OR full annual premium paid in advance (sometimes earns 5-10% discount)
- Broker fee (varies; CoverToday discloses upfront on every quote)

Common rookie mistakes to avoid

1. Filing BMC-91X without binding insurance first. The filing is null without a real bound policy. FMCSA will reject it.
2. Lying about radius of operation. Carriers WILL audit your ELD data after a claim. Misrepresenting interstate as intrastate voids coverage.
3. Forgetting the BOC-3. Without a BOC-3 process agent on file, FMCSA suspends your authority — even with valid insurance.
4. Using personal auto for the truck. Personal auto excludes commercial use. A first claim will be denied AND the policy rescinded.
5. Skipping cargo coverage to save money. Most freight brokers require \$100K cargo minimum in their packet. You won't get loaded without it.

Talk to a California broker who files BMC-91X every week

CoverToday Insurance Agency files DOT/MC compliance packets across California. Bilingual service in English and Russian. Same-day quote turnaround for new authorities when documents are complete.

To start: Call or text 310-299-5555, or email info@CoverToday.com with the documents above. We typically deliver a side-by-side quote within 1 business day.

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