

FMCSA Minimum Insurance Requirements

2026 minimum auto liability by operation

The FMCSA sets your minimum auto liability based on what you haul and how heavy your vehicle is. Your insurer files proof of it on a BMC-91 before your authority goes active.

Minimum auto liability you must file

Operation or cargo	Minimum auto liability
Light vehicles under 10,001 lbs, non-hazardous (cargo van, sprinter)	\$300,000
General freight over 10,001 lbs (box truck, tractor-trailer, hotshot, reefer, flatbed)	\$750,000
Auto haulers and car haulers	\$1,000,000
Oil and many hazardous materials (over 10,001 lbs)	\$1,000,000
High-hazard materials (explosives, poison-inhalation gases, large-bulk hazmat)	\$5,000,000

Cargo insurance: The FMCSA does not require it, with one exception. Household goods (HHG) movers must carry and file cargo insurance of **\$5,000 per vehicle and \$10,000 per occurrence**. Most other carriers still buy cargo coverage because brokers require it.

THE FILINGS AND FORMS

BMC-91: proof you carry the required auto liability (filed by your insurer).

BMC-91X: same proof when the limit is split across more than one insurer.

MCS-90: endorsement guaranteeing financial responsibility. Not a policy on its own, and it does not replace your auto liability.

BOC-3: designates a process agent in every state you operate in.

Broker reality: Most brokers will not book a carrier without **\$1,000,000 auto liability and \$100,000 cargo**, even though the FMCSA minimum for general freight is \$750,000. The federal rules get you legal; the broker rules get you loads.

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Minimum limits reflect FMCSA rules (49 CFR Part 387) as of June 2026 and can change. Provided for general guidance; confirm your exact requirements with a licensed agent before you file. Trucking Insurance Services LLC, 380 Dahlonega Street, Ste 212, Cumming, GA 30040.