

MC Number Activation Checklist

What you need to turn your operating authority on in 2026

Use this checklist to activate your authority without the guesswork. Your authority does not go active until every step below is done.

\$750,000

Auto liability most carriers must file (general freight)

\$1,000,000

Auto haulers (hazmat runs up to \$5,000,000)

3 to 4 weeks

Typical time from filing to active authority

\$300

Operating authority registration (USDOT number is \$0)

~\$25

BOC-3 process agent filing

\$46

UCR annual fee (1 to 2 trucks)

YOUR STEP-BY-STEP CHECKLIST

- Register your USDOT number and operating authority.** The USDOT number is free; operating authority is \$300.
- Buy commercial truck insurance that meets your limit.** Match the limit to your operation (see the requirements chart).
- Have your insurer file the BMC-91.** This is your proof of auto liability to the FMCSA.
- Add the MCS-90 endorsement** to your policy.
- File your BOC-3.** Designates a process agent in every state you run in (about \$25).
- Pay your UCR fee.** \$46 for one to two trucks.
- Clear the FMCSA waiting period.** Roughly 21 days of vetting while your filings post.
- Confirm your authority shows ACTIVE** in the FMCSA Licensing and Insurance portal.

WHAT YOU WILL NEED TO GET A QUOTE

Your USDOT or MC number (or your new-authority application details)

VIN and value for each truck and trailer

Driver info (license numbers and dates of birth for MVRs)

Your operation (what you haul, radius, interstate or intrastate)

Current declarations page or loss runs, if you have prior coverage

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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.