

Your truck insurance quote-preparation checklist

Bring the operation, not just a price request. Gather what you have, mark anything pending, and use this sheet to organize a trucking-insurance conversation.

1. Business & authority

- Legal business name and garaging address
- USDOT/MC details, if assigned
- Own authority or leased to a carrier?
- Lease and carrier identity, if applicable

2. Trucks & trailers

- VINs, year, make and model
- Values, ownership and financing
- Owned, borrowed or interchanged trailers
- Equipment additions still pending

3. Drivers & history

- Driver list and commercial experience
- Current policies and available loss runs
- Prior coverage dates and gaps to explain
- New business history separate from prior driving experience

4. Freight & routes

- Specific commodities and load values
- Regular lanes, radius and operating states
- Expected mileage and parking
- Temperature-sensitive or unusual loads

5. Contracts & timing

- Shipper/broker insurance requirements
- Lease and trailer agreements
- Requested effective date
- Planned changes and open questions

6. Compare written proposals

- Same operation, limits and deductibles?
- Forms, exclusions and endorsements?
- Total premium, fees and payment terms?
- What remains subject to underwriting?

Ask before the first load or a change in work

What is bound, when does it take effect, and what is still outstanding? Who confirms any required filings? Verify authority status separately.

A quote is not bound coverage or active operating authority.

Start with your USDOT at classinsur.com/get-a-free-quote/ or choose manual entry. Ask the agency for an appropriate transfer method before sending sensitive driver records.

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