

Starting a Non-CDL Box Truck Business Checklist

A step-by-step fillable checklist to help you launch your business

Step 1: Choose the Right Box Truck (Under 26,000 lbs)

Understand GVWR and ensure the truck is $\leq 26,000$ lbs

Choose the right truck size (typically 10 to 26 ft in length)

Decide between buying, leasing, or renting based on budget and needs

Prefer a gasoline engine (diesel is costlier to maintain for beginners)

Check for essential features: liftgate, ramp, tie-downs, e-tracks

Inspect used trucks for wear and tear or get a mechanic inspection

Confirm title is clean and the vehicle history report is clear (e.g., via Carfax)

Make sure the truck can easily maneuver in urban areas if doing local delivery

Look for models with good fuel economy and reliability (e.g., Isuzu NPR, Ford E-350, GMC Savana)

Factor in insurance rates for different models—some are cheaper to insure

Check payload capacity to ensure it meets your typical job needs

Ask about maintenance records if buying a used truck

Ensure the truck fits in your business niche (furniture delivery, Amazon Relay, junk hauling, etc.)

If leasing, read the fine print for mileage limits and hidden fees

Step 2: Register Your Business Legally

Choose a business name that's unique and available in your state

Decide on a business structure (LLC is most common for small trucking ops)

Register your business with your state's Secretary of State office

Apply for an EIN (Employer Identification Number) from the IRS (free)

Check if a state or local business license is required in your city or county

Open a business checking account under your legal business name

Set up a business mailing address (virtual or physical)

Consider registering a Doing Business As (DBA) name if using a different brand name

Keep digital and physical copies of all formation documents and licenses

Make sure your business is legally registered before applying for insurance or a DOT number

Step 3: Get a DOT Number (Even Without CDL)

Confirm whether you need a DOT number

Required if:

- You're involved in interstate commerce (crossing state lines)
- Your vehicle is 10,001 lbs or more (even if under CDL limit)
- You're transporting property for compensation.

Create an account on the FMCSA Unified Registration System (URS)

Gather required info:

- Business name and address
- EIN or SSN
- Type of operation (private carrier, for-hire carrier, etc.)
- Cargo classification (general freight, household goods, etc.)

Select the “No CDL Required” option in the application

Submit the MCS-150 form online via the URS portal

Receive your USDOT number instantly (emailed confirmation)

Display the DOT number clearly on both sides of your box truck (min 2-inch lettering)

If operating interstate as a for-hire carrier, apply for an MC number too

Bookmark your DOT profile and keep info updated every 2 years (biennial update)

Step 4: Acquire Business Insurance

Get commercial auto insurance

Consider general liability insurance

Add cargo insurance if you're hauling customer goods

Get non-trucking liability (NTL) if leasing your truck to a company

Explore bobtail insurance if driving without a trailer/load

If you have drivers or helpers, check if workers' comp insurance is required in your state

Choose a reputable provider that specializes in commercial trucking policies

Ask for quotes from 2–3 providers to compare coverage and pricing

Make sure the policy meets FMCSA or local requirements, if applicable

Keep your insurance certificates on hand and ready to upload to load boards or dispatch apps

Update your policy as you add trucks, change services, or expand your business

Step 5: Set Up Factoring, Load Boards & Dispatching Services

Apply for a factoring account

Set up your first load board account

Get familiar with box truck-specific load boards or Facebook groups

Use a dispatcher or learn DIY dispatching

- A dispatcher helps you find, negotiate, and book loads.

Set your minimum rate per mile to avoid underpriced loads

Create load booking and payment workflow

- Load booked → Rate confirmation → Pickup → Delivery → Submit BOL → Invoice → Factoring → Payment

Sign up for fuel cards or discounts that integrate with dispatch/factoring tools

Track all invoices and payments using simple bookkeeping software

Build relationships with repeat brokers or shippers for consistent work

Stay organized with a load log (load number, pay rate, route, broker, etc.)

For more guides, visit: [Max Dispatch Service](#)