REAL-LIFE SECRETS THEY ARE NOT GOING TO MENTION

Golden Falls

Hot Shot: The Untold Truth

Truth by phases to really get rich

A clip from a hot day, a long walk, and the third stop-and-drop. Let's go.

CHAPTER 02

Golden Cheat Code

Facts about hot shot trucking

License

You must obtain the proper paperwork for your business and companies before a single load moves. Authority is not optional — it is the door.

Insurance

One of the most important pieces of your organization. Choosing the right coverage is key. Equipment, employees, and other owner-operators all have to be covered in full.

Equipment

Most people fail this step by using any piece of equipment. This is a heavy-duty business. Get reliable equipment — or the business will teach you why.

People / Sociable & Friendly

Everything matters. You want to be inviting, cool, and on-business all at once. With good business, it will gain you contracts one hundred percent of the time.

ABOUT US

The Grand Scheme of Hot Shot Trucking

This is not a side hustle with a trailer. It is a heavy-duty organization: license, insurance, equipment, and people — in that order. Golden Falls runs transportation across the surrounding areas of Florida, with the Tampa–St. Petersburg metro as home ground. Contracts follow good business. Good business follows the code.

If you're new: the insurance you must have

Do not haul a single load until this is done. Insurance is not a later step. It is the step that turns your MC number from paper into an Active carrier. Plain talk below — what the government requires, what brokers actually ask for, and the filings that make the lights come on.

What the government actually requires

Bodily injury and property damage (BIPD) for for-hire property carriers. Source: FMCSA, 49 CFR 387.303.

Your truck + trailer weigh under 10,001 lbs (combined GVWR) Light non-CDL setups only. Most dual-wheel hot shots are over this.	$300,000 liability
Your truck + trailer weigh 10,001 lbs or more (most hot shots) This is the number for general freight. Plan on it.	$750,000 liability
You haul certain hazardous materials Beginners: skip hazmat until you know the rules cold.	$1,000,000 liability
Explosives, poison gas, or radioactive Not a beginner lane. Do not touch this freight.	$5,000,000 liability

Cargo (what's on the trailer)

The feds do not require cargo insurance for regular freight. Brokers do. If you want load-board work, carry at least $100,000 motor-truck cargo. Household-goods movers must file cargo with FMCSA (BMC-34).

Physical damage (the truck and trailer themselves)

This pays if your rig is wrecked, stolen, or totaled. Lenders and equipment companies will not leave you on the road without it. Liability does not fix your own truck.

One million on liability (so you can get hired)

Federal minimum is $750,000. Many brokers and load boards will not tender freight unless the certificate shows $1,000,000. Buy the extra if you want the work.

People coverage

If you have employees, Florida expects workers' compensation. If it is just you, occupational-accident coverage is the usual stand-in. Owner-operators under your authority must be covered too — that is the barrier coverage from the cheat code.

Beginner checklist — do this in order

1. Get a USDOT number and MC authority before you chase freight.
2. Add the truck and trailer weights together. Over 10,001 lbs combined = $750,000 liability, not $300,000.
3. Buy commercial auto liability. Personal auto insurance does not cover for-hire hauling.
4. Add motor-truck cargo even though the feds do not require it. No cargo, no broker freight.
5. Insure the truck and the trailer themselves (physical damage).
6. Tell the insurance company to file BMC-91 or BMC-91X with FMCSA.
7. Do not move a load until SAFER shows Active and insurance on file.
8. Keep the certificate of insurance, MCS-90, and policy in the truck every day.

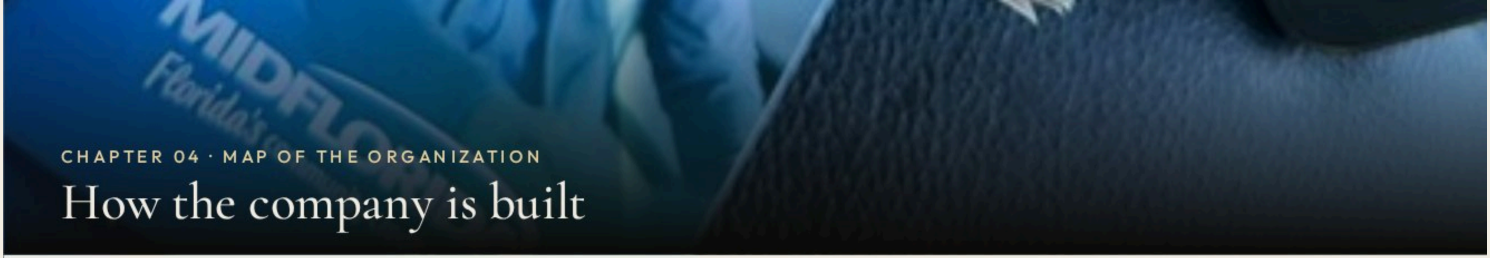
Paperwork that turns the lights on

BMC-91 / BMC-91X
Your insurance company files this with FMCSA — you cannot file it yourself. No filing, no Active authority.

MCS-90
An endorsement on the policy that proves the federal dollar amounts are actually there.

BOC-3
A process-agent filing. Someone in every state has to be able to receive legal papers for you. Required before the MC goes live.

Federal minimums from FMCSA insurance filing requirements (49 CFR 387.303), current as of 2026. Brokers, lenders, and Florida rules often require more. Confirm limits with a licensed commercial trucking agent before you buy.



CHAPTER 04 · MAP OF THE ORGANIZATION

How the company is built

ORGANIZATION

Golden Falls & Associates LLC

INSURANCE / BUSINESS BANK

Ability to haul with self & owner-operators

- Equipment and employees covered in full
- Barrier coverage for other owner-operators
- A fully built insurance company behind the work

SELF-FUNDING ENTITY

Named capital units

- Operating capital at the business bank
- Invoice factoring for cash-flow speed
- Equipment lease when the books support it

FACTORING / LEASE / PAYROLL

The team

- Dispatch
- Compliance & books
- Maintenance
- Owner-operators

HOT SHOT KEY 01

Every load is a potential good load

Make loads add quickly — but safe. Volume without safety is not a win. Treat each pickup as if it can open the next door.

HOT SHOT KEY 02

Several trailer types, one workday

Be able to change out several different trailer types for continued daily use — loads of different sizes. Flexibility is how the calendar stays full.

HOT SHOT KEY 03

Bumper pulls, consecutive work

Secure as many bumper pulls as you can find. That is a small loophole for consecutive work — the kind that stacks days instead of empty miles.

CHAPTER 05

Project Overview

TRUE BOOM

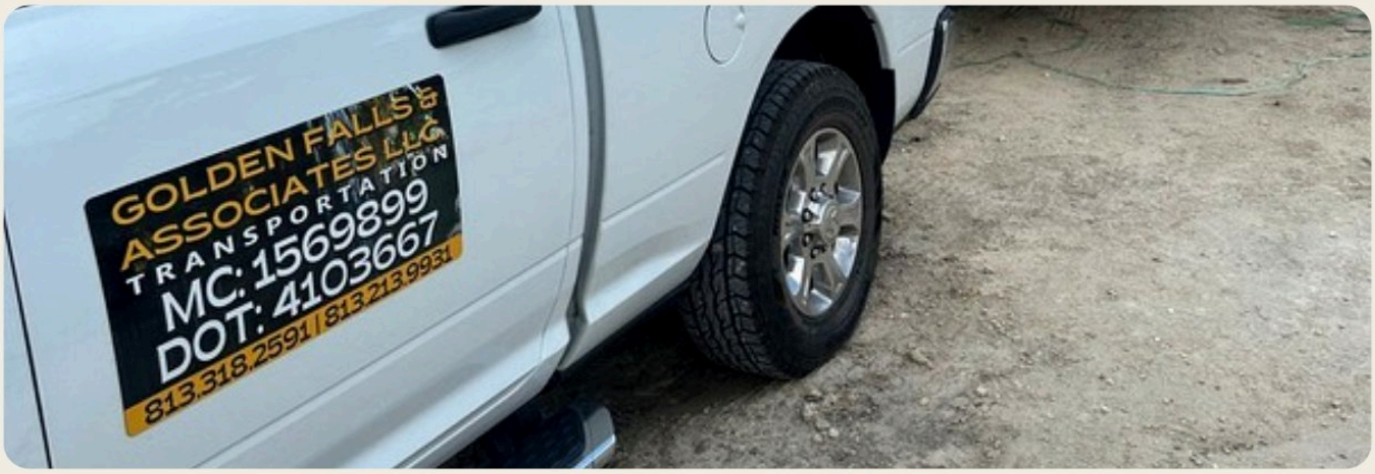
You need all the support you can have on this business journey. I am standing on that fact because of everything that comes with hot shot trucking.

Dispatching it yourself is a monster of all monsters — as well as trying to actually drive to pickup and drop-off locations. It is very wise to enter hot shot with some type of financial assistance, or help, from the thought of this business idea.

You should micromanage everything connected to your business. That is one habit to pick up. Make every move count. Implement this in your habits daily. It will pay off in the long run — trust that. One thing I did was have a plan and stick to it, period. If you do not have a plan... plan to fail.

From here out, a project overview is an outline of the steps being taken to complete a project. Team all — because that is what is required from you and the hired staff. Dispatch, factoring, paperwork preparation, bank deposits, maintenance on equipment: time will always seem like it is against you and your business.

Make every move count.



Company unit in the field — MC-1569899 · USDOT 4103667

Company Analysis

Insights and analysis, from the Golden Falls lens. True details for success — including the unexpected situation.

Pay attention to your business

Realizing that you are your biggest competitor. Why? Because the work is against you in most ways. Identify that, then lay it out to suit the business.

Strengths	Weaknesses
• Active MC-1569899 / USDOT 4103667 authority • Multiple trailer types for mixed daily loads • Tampa–St. Pete metro coverage and surrounding Florida • A 5-star standard on communication and safety	• Owner dispatching and driving at the same time • Time pressure across books, deposits, and maintenance • Cash-flow lag if factoring is not in place • Cheap equipment that fails under heavy-duty use
Opportunities	**Threats**
• Bumper-pull work that stacks consecutive days • Owner-operator network under full coverage • Becoming a self-funding entity through factoring and banking • Long-term contracts across transportation, property, and home service	• You, if the plan is not kept • Insurance gaps on equipment, employees, or other operators • Empty miles when trailer mix is too narrow • Overlooked records that cannot survive an audit or a claim

Documents and all paperwork / books	This is one of the most overlooked pieces of the business, and it is very — very — critical. You must maintain a detailed record of daily, monthly, and yearly operations. The books are not extra. The books are the business.

Regret-less outcome

Keep the records. Keep the plan. Keep the coverage. The lock is discipline — not luck.

Checkmate

Straight to it. I did not care who thought what, or when. I know what I am.

Focus — with disappointment and pain covered in love — on how my life was before hot shot trucking. That was a lonely road. I must state that and stand in truth. So I put the he-say, she-say aside and got to the game I play.

From one move at a time, I put a strategic plan in play and worked it for a while without moving a single piece (manifestation), giving myself a clear new mindset.

If you are still with me at this point, then you are ready to take charge of your life. Simply put: you can be whatever you desire. Just lock in. If it is lonely at the top, then I guess I will be waiting for you.

THE PLAN, LOCKED IN

1

GOAL

Stand up a covered, self-funding hot shot operation

License, insurance, reliable equipment, and a bank-and-factoring spine so the company can haul with self and with owner-operators.

2

MILESTONE

Paperwork, coverage, and equipment in place

MC/DOT authority active, the right coverage bound, and heavy-duty equipment that can take the work — not whatever is cheapest.

3

GOAL

Fill the calendar with consecutive, mixed-size work

Several trailer types on rotation, bumper pulls secured, and every load treated as a potential good load — added quickly, and safe.

4

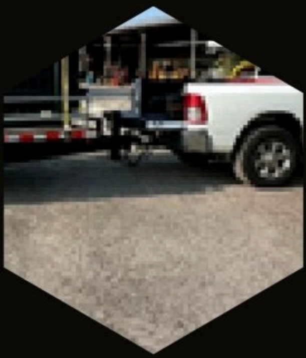
MILESTONE

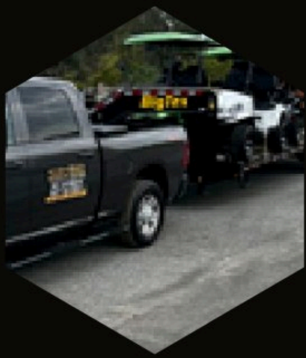
A team that covers the monsters

Dispatch, factoring, paperwork, deposits, and maintenance no longer live on one person's clock. Team all.

CHAPTER 08

Contact us for further inquiries





OUR MISSION

We believe in delivering logistics with purpose — where every shipment and every route is optimized as part of a greater whole. Not just deliveries, but relationships.

Our commitment to safety, quality, and customer satisfaction sets us apart. We prioritize communication throughout the process. Better living meets transportation.

Golden Falls & Associates LLC

Where Better Living Meets Transportation

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AUTHORITY · HOURS

MC-1569899 · USDOT 4103667
Mon–Sat 9:00 AM – 5:00 PM · Sunday by appointment