

NICHE SWITCH CHECKLIST

Before you move to reefer, flatbed, tanker, hazmat, or oversize, check every line. Higher rates only help if the switch still pencils out after the new costs.

1. EQUIPMENT & CAPITAL

- ☐ Trailer cost (buy, lease, or rent) _____
- ☐ Extra gear: tarps, chains, binders, straps (flatbed); load locks; reefer unit service
- ☐ Does your truck spec fit (axle ratings, fifth wheel, PTO for some tankers)?
- ☐ Down payment and fees, paid without draining your cash reserve
- ☐ Resale plan if the niche doesn't work out

2. LICENSES, ENDORSEMENTS & RULES

- ☐ Tank vehicles: CDL tank endorsement (N)
- ☐ Placarded hazmat: CDL hazmat endorsement (H) with a TSA threat assessment
- ☐ Hazmat carriers: check PHMSA hazmat registration and security-plan rules
- ☐ Flatbed: know the federal cargo securement rules (49 CFR 393, Subpart I)
- ☐ Oversize/overweight: state permits for every state on the route
- ☐ Reefer: temperature logs and food-safety requirements shippers ask for

3. INSURANCE

- ☐ Get quotes for the new niche **before** you commit
- ☐ Hazmat raises federal liability minimums to \$1M or \$5M depending on the material (49 CFR 387.9)
- ☐ Cargo limit brokers in that niche require _____
- ☐ Reefer breakdown coverage, if you're going reefer
- ☐ New premium per month _____

4. FREIGHT & LANES

- ☐ Search your load board for this equipment in your home lanes for 2–4 weeks
- ☐ Note loads per day, typical rates, and deadhead to reach them
- ☐ Talk to 3 brokers who move this freight about volume and payment terms
- ☐ Seasonality: which months slow down?
- ☐ Home time: does this freight bring you home when you need to be?

5. BREAK-EVEN

COST PER MILE	TODAY	NEW NICHE
Fuel (diesel price ÷ MPG)		
Truck + trailer payments		
Insurance		
Maintenance, tires, reefer fuel		
Permits, fees, other		
Total = your minimum rate		

6. CASH-FLOW BUFFER

- ☐ Months of expenses saved to cover the switch _____
- ☐ How long brokers in this niche take to pay
- ☐ Factoring or quick-pay plan if payment terms are long
- ☐ Training or ramp-up time with lower revenue
- ☐ Go / no-go date: _____

Rule of the road: if the new niche's minimum rate is higher than what you're seeing on the board, it's not the right time to switch.

KNOW YOUR BREAK-EVEN BEFORE YOU SWITCH

The Owner-Operator P&L Playbook: per-truck P&L, monthly P&L, break-even calculator, and a 12-month cash flow projector. \$29.99. 30-Day Money-Back Guarantee.

[See the Playbook →](#)

Sources (checked October 7, 2026): 49 CFR 383.93 (endorsements), 49 CFR 387.9 (insurance minimums), 49 CFR 393 Subpart I (cargo securement), ecfr.gov; diesel prices: EIA weekly U.S. on-highway diesel (eia.gov/petroleum/gasdiesel).

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