

Carrier Fuel Cost Playbook

Week of September 21, 2026 | Data: EIA On-Highway Diesel (released 09/22/2026) | Prepared by Mike "Caf" Cafarelli

DIESEL IS UP \$2.78 A GALLON.
Did your rates go up \$2.78 a gallon?
Most carriers are losing the fuel war in three places: **the fuel island, the rate sheet and the org chart**. This playbook shows a 100-truck fleet how to **cut costs, recover revenue** and **build the structure to keep both**, worth an estimated \$770K–\$1.16M a year in fuel and efficiency alone.
The first three-tenths of an MPG is worth \$391,740. Here is the math.

\$6.529 U.S. avg diesel / gal (+74.2% YoY)	60,000 gallons saved / yr at +0.3 MPG	\$391,740 annual savings, 100-truck fleet	\$3,917 saved per truck / yr
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The Bottom Line
Diesel is up **\$2.78/gal year over year** and **+84.5% over two years**. California sits at \$8.246, the West Coast at \$7.456, and the Gulf Coast is the cheapest region at \$6.177. At these prices, fuel is no longer a line item; it is the P&L.
Three-tenths of an MPG is worth **~\$392K a year** to a 100-truck fleet. Layer in network discounts, idle control and empty-mile cuts, and a realistic combined target is **~\$770K–\$1.16M per 100 trucks** annually.

Do the Math: 6.5 → 6.8 MPG

Assumptions: 100 trucks; 2,000 miles per week; trucks working 85% of the month; 52 weeks ÷ 12 = 4.333 weeks per month.

Step	Monthly	Annual
Miles per truck (2,000 × 4.333 × 85%)	7,367	88,400
Fleet miles (× 100 trucks)	736,667	8,840,000
Gallons at 6.5 MPG	113,333	1,360,000
Gallons at 6.8 MPG	108,333	1,300,000
Gallons saved	5,000	60,000
Savings @ U.S. avg \$6.529	\$32,645	\$391,740
Savings per truck	\$326	\$3,917
Fuel cost per mile (6.5 → 6.8)	\$1.004 → \$0.960	-\$0.044 / mile

Same fleet, your region (+0.3 MPG)

Region (PADD)	\$/gal	Monthly	Annual	Per Truck / Yr
Gulf Coast (3)	\$6.177	\$30,885	\$370,620	\$3,706
Rocky Mountain (4)	\$6.340	\$31,700	\$380,400	\$3,804
U.S. Average	\$6.529	\$32,645	\$391,740	\$3,917
Midwest (2)	\$6.680	\$33,400	\$400,800	\$4,008
West Coast (5)	\$7.456	\$37,280	\$447,360	\$4,474
California	\$8.246	\$41,230	\$494,760	\$4,948

Sensitivity: every tenth counts (U.S. avg \$6.529, 8.84M miles)

Fleet MPG	+ MPG	Gallons Saved / Yr	Annual Savings	Per Truck / Yr
6.6	+0.1	20,606	\$134,537	\$1,345
6.7	+0.2	40,597	\$265,058	\$2,651
6.8	+0.3	60,000	\$391,740	\$3,917
7.0	+0.5	97,143	\$634,246	\$6,342
7.5	+1.0	181,333	\$1,183,925	\$11,839

Margin insight: your FSC is built on 6.5 MPG

The Five Pillars fuel surcharge model recovers $(\$price - \$3.00) \div 6.5$ per mile. That base does not move when your trucks get better. At 6.8 MPG, fuel above the \$3.00 base costs you \$0.519/mile while you still bill \$0.543/mile. **Every MPG gain above your FSC base drops straight to operating margin.** Do not volunteer a higher MPG base in customer renewals.

Maintenance Levers That Move MPG

Action	Typical MPG Impact	Cost	Execution Notes
Tire pressure discipline + auto-inflation (ATIS)	~1% per 10 psi recovered	Low	Underinflation is the #1 silent MPG killer. Check cold pressures weekly; ATIS pays back in months.
SmartWay low-rolling-resistance tires/retreads	~3% or more	Med	Spec at next replacement cycle; EPA-verified LRR list at epa.gov/smartway .
Alignment (tractor + trailer axles)	1-2%	Low	Check at every PM and after any curb/pothole event; misalignment also eats tires.
Speed governance (62-65 mph)	~0.1 MPG per mph above 65	None	Biggest free lever. Pairs with Safety pillar: fewer, less severe crashes.
Trailer aero: skirts, tails, gap reducers	4-7% at highway speed	Med	Prioritize long-haul, 55+ mph lanes; fix damaged skirts fast.
Idle reduction (APU, battery HVAC, auto-shutdown)	~0.8 gal per idle hour saved	Med	1 hr/day cut across 100 trucks $\approx$ 24,820 gal $\approx$ \$162K/yr.
Low-viscosity oils (FA-4 / 10W-30), synthetic gear lubes	1-2%	Low	Confirm OEM approval; roll in at next oil change.
Air/fuel filters, injectors, DPF & regen health	Prevents 2-5% losses	Low	Excess regens = wasted fuel. Watch fault codes in telematics weekly.
Fan clutch, A/C, and parasitic loads	0.5-1%	Low	Stuck-on fan clutches burn fuel silently; test at PM.

Fuel Purchasing: Contracts, Bulk and Truck Stops

Your 100-truck fleet buys roughly **1.3-1.36 million gallons a year**. That is real buying power. A \$0.10 net discount = \$130K; \$0.25 = \$325K; \$0.40 = \$520K.

1. Retail truck-stop networks: negotiate, don't accept posted discounts

- **Move from retail-minus to cost-plus.** Price at OPIS rack + fixed cents per gallon; you ride the market, not the pump sign.
- **Consolidate volume to 1-2 chains** on your core lanes and trade committed gallons for deeper pricing: Pilot Flying J, Love's, TravelCenters of America / Petro (BP), Maverik (strong in the Intermountain West), Sapp Bros, AMBEST independents.
- **Fuel cards with network pricing & controls:** WEX / EFS, Comdata, TCS Fuel, AtoB, Mudflap. Require product, gallon and location controls plus telematics match (card purchase vs. truck location/tank level) to stop fraud and leakage.
- **Track in-network compliance weekly.** Target 95%+. Every out-of-network fill can cost \$0.30-\$0.60/gal.

2. Bulk fuel at the yard

- **On-site tank + wholesale supply** for trucks that return home daily or weekly: Mansfield Energy, World Kinect, Sunoco wholesale, or a regional jobber. Typical savings vs. retail: \$0.15-\$0.40/gal before tank cost.
- **Mobile "wet-hose" fueling** (e.g., Booster or regional providers) eliminates out-of-route miles and paid driver time at the pump.

- **Price protection:** lock a fixed-price or capped contract on 20–40% of forecast volume through your supplier or bank. Hedge to budget certainty, not to speculate.

Route & Fuel Optimization Software

Provider	Solution	Best Fit
Trimble	PC*MILER, TMW ExpertFuel, Appian	Truck-legal routing + fuel-stop optimizer tied to your TMS
ProMiles	Fuel Optimizer / ProMiles XF	Mid-size fleets wanting fuel-purchase plans by lane and IFTA
Descartes	Route Planner, Fleet Mgmt	Multi-stop regional/dedicated routing
Solera (Omnitracs)	Roadnet, Omnitrac One	Dedicated and LTL route planning at scale
Samsara	Telematics, fuel & idle reporting, routing	Driver scorecards, idle and speeding visibility
Motive	ELD, fuel card + telematics, AI dashcam	Fraud detection, driver coaching, fuel-card match
ORTEC / Optym / Paragon	Advanced optimization engines	Complex networks, load planning, empty-mile reduction

Tip: demand a 60–90 day pilot on 10–15 trucks with a written MPG / cost-per-mile baseline before signing.

Out-of-the-Box Plays

- **Pay drivers to save fuel.** Share 25–50% of measured savings (e.g., \$0.01–\$0.02/mile for top-quartile MPG). A 6.8 MPG driver on 88,400 miles saves ~\$3,900; giving back \$1,000 is a bargain that also cuts turnover. (Culture pillar.)
- **Buy fuel by net-of-tax price, not pump price.** IFTA trues up tax by miles driven in each state, so the cheapest fill is the lowest pre-tax price. Most fleets leave cents on the table here.
- **Arbitrage the PADD spread.** California is \$2.07/gal above the Gulf Coast. Top off before crossing into CA: a 250-gallon fill saves ~\$500 per trip (the CA premium is mostly pre-tax, so it holds after IFTA).
- **Kill empty miles.** Cutting empty miles by 1 point (88,400 miles) saves ~13,000 gallons ≈ \$85K/yr. Use freight-matching, backhaul partners and dedicated-lane pairing.
- **Charge for shipper idle time.** Enforce detention and push drop-trailer programs; idling in a customer's yard is fuel you pay for and they cause.
- **Audit every FSC table.** Confirm the index week, base price and MPG base on every contract; stale tables and billing lag quietly bleed recovery.
- **Spec the next trade cycle for fuel.** Downsped powertrains, AMTs, predictive cruise, 6x2 axles where legal/practical, and factory aero packages.

Five Pillars Scorecard

Pillar	Fuel-Cost Action This Week
Safety	Set governors to 62–65 mph; lower speed = fewer and less severe crashes plus ~0.1 MPG per mph.
Service	Route optimization improves on-time performance while trimming out-of-route miles.
Revenue Growth	Audit FSC tables and enforce detention; keep your 6.5 MPG base as MPG improves.
Cost Management	Cost-plus network contracts, 95% in-network compliance, idle and empty-mile reduction.
Culture Development	Launch an MPG leaderboard and a driver savings-share bonus.

This Week's 5-Step Action Checklist

1. **Pull** fleet MPG by truck and driver; rank bottom 20%.
2. **Run** a tire-pressure and alignment blitz on the bottom 20%.
3. **Request** cost-plus proposals from two truck-stop networks and one bulk supplier.
4. **Book** demos with two route/fuel-optimization providers; set a 60-day pilot baseline.
5. **Announce** a driver MPG incentive with a transparent weekly scoreboard.

FUEL IS THE SYMPTOM. MARGIN IS THE DISEASE.

Cheaper fuel alone won't save a carrier. The ones that win 2027 will **run fuel as a managed program**, price freight on today's diesel and give one person clear ownership of the result. Five Pillars Business Consulting builds all three with you.

What is on the table for a 100-truck fleet (annual, at \$6.529 U.S. avg)

Lever	Basis	Annual Value
MPG 6.5 → 6.8	60,000 gallons saved	\$391,740
Network / bulk pricing	\$0.10–\$0.40/gal on 1.3M gallons	\$130,000–\$520,000
Idle reduction	1 hr/day/truck at 0.8 gal/hr	\$162,050
Empty-mile reduction	1 point = 88,400 miles	\$84,877
Total fuel and efficiency opportunity	Before any rate or FSC recovery	\$768,667–\$1,158,667

Reduce Cost

- Fuel program and fuel-card audit
- Cost-plus network and bulk contract negotiation
- MPG, idle and maintenance targets by truck and driver

Gain Revenue

- FSC table, base and billing-lag audit
- Detention and accessorial recovery
- Lane pricing rebuilt for \$6+ diesel

Build Structure

- One accountable fuel and energy owner
- Weekly KPIs: MPG, idle %, in-network %, empty %, FSC recovery
- Driver scorecards and incentives tied to the Five Pillars

Your Next Step: A Fuel & Margin Diagnostic for a one-time fee

You will get:

- A 90-day fuel-card and in-network purchase audit with leakage quantified
- An MPG, idle and empty-mile baseline by truck and driver
- A fuel surcharge review across your top 10 customers (index, base, MPG and billing lag)
- Your three biggest cost and revenue leaks, each with a dollar value
- A 90-day action plan with owners, weekly KPIs and targets built on the Five Pillars

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Focus · Integrity · Value · Excellence

Sources: U.S. EIA Gasoline and Diesel Fuel Update, week ending 09/21/2026 (released 09/22/2026); U.S. EPA SmartWay technology guidance; Argonne National Laboratory / NACFE idle-reduction research. Savings ranges are industry benchmarks; actual results vary by duty cycle, equipment and terrain. Provider listings are for evaluation only and do not constitute endorsement; verify current offerings and pricing directly.