VyRal

A LeakReceipts Field Guide

LeakReceipts for Freight Brokerage

The Field Guide: where the money leaks, how to prove it, and how to close it

For: Freight Brokerage — Shipper Accessorial Recovery

by VyRal Dynasty

LeakReceipts for Freight Brokerage The Field Guide: where the money leaks, how to prove it, and how to close it

First edition, November 2026, revised 12 November 2026. Built from VyRal's lane research as it stood on 11 November 2026.

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How every number in this book is labeled.

- **VERIFIED** means the figure comes from a named, dated source, and the source is printed next to it.
- **CALCULATED** means it is arithmetic on verified numbers or on your own numbers, and the math is shown.
- **ESTIMATE** means a reasoned range, and it is always called one.
- **STRUCTURAL** marks a standing rule of the trade (a law, a contract term, how the paperwork works), not a market figure.
- **STILL BEING MEASURED** means VyRal has not verified a figure yet, so no number is printed.

If a number is not labeled, it is a blank for you to fill from your own paper.

What this book is not. This is education, not legal, tax, accounting or financial advice. Where a fix says a professional decides, a professional decides. Nothing here says that any company, customer or person did anything wrong. The fixes show you how to check your own paper and ask in writing.

About how this book was made. This book was assembled with AI from VyRal's sourced research on this trade and checked against those sources. AI can make mistakes. Before you act on a figure, check it against the source printed beside it. Rules and rates change, and every figure carries its date for that reason.

Before you share any document with anyone, Vera included, black out account numbers, Social Security numbers and anything else you would not hand a stranger.

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The short answer for your trade

This is the freight world's mirror image of the Trucking lane already built — same language, same documents, opposite side of the invoice. A broker owns no trucks; the entire business is a spread between what the shipper pays and what the carrier is paid, and that spread gets squeezed from both jaws at once: overpaying a carrier on an accessorial nobody verified, and underbilling the shipper on one nobody documented. Because the broker never touches a truck, the leak is invisible in a way it isn't for a carrier — nothing physical goes unpaid, just paperwork that was never generated in the first place. Layer on real solvency exposure — a $75,000 bond just got harder to maintain, and double-brokering fraud can erase a load's entire spread in one bad tender — and protecting the spread becomes the whole job.

Your leak map

Every leak this book covers, biggest first. The size grade is VyRal's research grade for how much money a leak tends to move in this trade. It is a grade, not a dollar figure. Your own paper sets the dollars.

#	Leak	Size grade	Evidence	Fixes
1	FMCSA $75,000 Bond — Tightened Financial-Responsibility Rules	Major	VERIFIED	1
2	Broker Transparency Rule — Still Not Final	Significant	VERIFIED	1
3	Carmack Amendment Cargo Liability	Significant	VERIFIED	1
4	Self-Employment / Entity-Structure Tax Boundary	Moderate	STRUCTURAL	1
5	Broker Gross Margin Bands by Mode	Major	STILL BEING MEASURED	1
6	Double-Brokering Fraud Exposure	Major	STILL BEING MEASURED	1
7	Quick-Pay / Factoring Margin Deduction	Significant	STILL BEING MEASURED	1

Then there are 3 more leaks to check, each with its own fixes, in the chapter called More leaks to check.

What people in your trade say hurts

Before we built a single fix, we went and read what people in this trade say out loud: forums, trade press, regulators' complaint files and court records. These are the pains that kept coming up, the ones with the most sources first. If one of them is yours, you're not imagining it.

Fraud: double brokering, stolen identities, fake loads

Brokers lose loads and money to carriers who aren't who they say they are, and to load-board accounts taken over by thieves. Some of them pass the standard authority and safety checks.

Found in 16 public sources; newest dated 2026-11-04. VERIFIED count from VyRal's public research log; the sources are listed at the back.

More loads, thinner margins

Small brokers are moving more freight while gross margin per load falls, and many expect more brokers to close.

Found in 14 public sources; newest dated 2026-10-29. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Finding a carrier you can actually trust

Vetting slows freight down and raises cost, and third-party carrier ratings are disputed as wrong. A small brokerage works with dozens of carriers a month.

Found in 11 public sources; newest dated 2026-10-06. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Shippers pay slow, carriers want paid fast

Most brokers wait three to four weeks or more on shippers while paying carriers quickly. That gap is where small brokerages run out of cash.

Found in 11 public sources; newest dated 2026-09-03. VERIFIED count from VyRal's public research log; the sources are listed at the back.

My contract lanes are underwater because spot went up and the contract didn't

I sold the shipper a rate a year ago. Now trucks cost more on the spot market than the shipper pays me, so I lose money on loads I'm obligated to cover, and my lender watches my margin.

Found in 9 public sources; newest dated 2026-10-13. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Trucks I booked get pulled off the road and I re-cover at a higher rate

English-proficiency enforcement and the non-domiciled CDL rule are taking drivers off the road, sometimes mid-load with no notice. I have to find another truck fast, usually at a higher rate, and the shipper still expects on-time delivery.

Found in 9 public sources; newest dated 2026-10-06. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Broker software costs too much and doesn't connect

Small brokers say their software charges by the seat, breaks, and doesn't connect to factoring or payment platforms, so work gets done twice.

Found in 7 public sources; newest dated 2026-10-28. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Diesel jumps faster than my shipper's fuel surcharge catches up

Carriers price this week's diesel into the spot rate I pay them, but my shipper's fuel surcharge table or contract only resets later. Every week diesel climbs, I eat the difference on every load I cover.

Found in 7 public sources; newest dated 2026-10-26. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Get your paper together

Every fix in this book starts with paper, not memory. Memory rounds in the other side's favor. Paper doesn't.

Pull the last 90 days. Put it all in one folder, paper or phone, and label each piece with its date. Black out account numbers and Social Security numbers before you share anything with anyone.

The paper that proves each leak:

- Your contracts, invoices, statements, pay records and the messages around them.

My folder checklist

Last 90 days of statements or pay records _____

Every contract or agreement I work under _____

Every invoice, ticket or settlement for the same 90 days _____

The messages that changed a price, a scope or a date _____

Leak 1: FMCSA $75,000 Bond — Tightened Financial-Responsibility Rules

Size grade: Major · Evidence: VERIFIED

What it is. A freight broker operates under FMCSA broker authority and a $75,000 surety bond (BMC-84) or trust (BMC-85). Rules tightened effective January 16, 2026: BMC-85 trusts may now only hold cash, letters of credit, or Treasuries (no loan/finance-company trustees), and a trust that falls below $75,000 must be replenished within 7 days or the broker's authority is suspended.

Why it leaks. Not applicable as a leak — a solvency/compliance fact every broker needs current. A brokerage running its bond or trust close to the line, especially after the 2026 tightening, risks a suspension that can freeze the business over a shortfall it might otherwise have had time to fix.

The number to hold it against. $75,000 — minimum broker bond or trust (BMC-85), limited to cash, letters of credit or Treasuries since 2026-01-16; if it falls short, FMCSA suspends registration unless it is restored within 7 business days of notice. Source: 49 CFR 387.307(e); FMCSA financial-responsibility rules, effective 2026-01-16.

VERIFIED · Primary — government or regulator

> **Ask yourself:** Do you know whether your BMC-85 trust or bond currently meets the tightened 2026 requirements, and what your 7-day replenishment plan would be if it fell short?

1. Broker bond or trust running close to the $75,000 line with no replenishment plan

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Confirm what you have on file with FMCSA: a surety bond (BMC-84) or a trust (BMC-85).
2. If it is a trust, confirm with the trustee that it holds only what the rule now allows - cash, an irrevocable letter of credit from a federally insured bank, or U.S. Treasury bonds. The rule took effect January 16, 2026.
3. Ask your surety or trustee for the current available balance and any open claims, in writing.

4. Write your plan for putting money back fast: where the cash comes from and who makes the call. FMCSA gives seven days to replenish after notice before it suspends authority (FMCSA's compliance guide says business days; its overview page says calendar days - plan on the shorter one).
5. Answer every claim against your bond or trust inside the deadline your provider gives you.
6. Pay carriers on time - unpaid carriers are where claims come from.

Fix 2 — The words to send, under your own name. Fill in the brackets, keep a copy, and send it from your own email or by mail. Nobody sends it for you.

> Email to your surety or trustee: 'Hi [CONTACT NAME], this is [YOUR NAME] at [BROKERAGE NAME], USDOT/MC [#]. Please send me in writing: (1) the current available amount on our [BMC-84 bond / BMC-85 trust], (2) any open claims against it, with the claimant and amount, (3) for a trust, confirmation of the asset types held and that they meet FMCSA's rule effective January 16, 2026, and (4) the steps and timeline you will follow if a claim would bring us below $75,000. Thank you, [YOUR NAME], [PHONE].'

Fix 3 — Done for you. **LeakReceipts · Compliance Calendar**

WE DO: keep your provider's balance and open claims on one page, remind you of every claim response deadline and the replenishment window, and draft the provider email. YOU DO: answer claims, move the money, and deal with FMCSA and your provider directly.

Keep it closed. Ask your provider for a balance and open-claims statement every month, and keep the replenishment cash identified ahead of time.

What this fix can't decide for you. We do not interpret his bond or trust agreement. Whether a claim is valid is between him, the claimant and his provider.

My receipt for this leak			
Owed by my paper	Paid or billed	Gap (CALCULATED: owed – paid)	Fix 2 sent · answer

FREE FIRST CHAPTER

That's Leak 1 of 7.

The full Field Guide for Freight Brokerage walks through every leak on the map you just read: why it happens, the paper that proves it, and three fixes for each one — one you do yourself for free, the words to send under your own name, and what LeakReceipts can do for you while the decision stays yours.

Get the full guide:
leakreceipts.com/ebooks/freight-brokerage

Run it on your own numbers:
leakreceipts.com

WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7