Become a Broker with AI
The Honest Trucker Playbook

A broker isn't a phone bank. A broker is a guarantee: the shipper's freight moves on time at a fair price, the carrier gets paid fast, and both can trust it, backed by your authority and your bond.

Built for anyone starting a freight brokerage.

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We walk by faith, not by sight · 2 Corinthians 5:7

READ THIS FIRST

How to use this playbook

A broker isn't a phone bank. A broker is a guarantee: the shipper's freight moves on time at a fair price, the carrier gets paid fast, and both can trust it, backed by your authority and your bond.

Everything else is plumbing, and AI can run most of the plumbing. The big brokers already use AI to read quote emails, take orders and answer carrier calls (checked, their own reports). They bolted it onto thousands of people. You can start the other way around: AI does the routine work from day one, and you handle the exceptions.

This playbook is the method. Each step shows the old way, the AI way, and what the law or good judgment says stays human.

The one rule: skip the busywork, never the law. A broker holds other people's freight and other people's money. The bond, the records, the carrier checks and the signatures are yours, every time.

Nothing here promises you money. Every number is labeled: **checked** means it was read at the source on the date shown, and **estimate** means it's a judgment call.

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Getting licensed

You need broker authority, a $75,000 bond or trust, and a process agent before you can arrange a single load. Since 16 Jan 2026, a bond that drops below $75,000 and isn't refilled within 7 business days gets your authority suspended (checked).

1. **Form your company and get its own EIN and bank account.** Keep the brokerage's money separate from any trucking company you own.
2. **Apply for broker authority in Motus,** FMCSA's registration system, after the login.gov identity check. The fee is $300 per authority type (checked, two sources).
3. **Get your $75,000 bond (BMC-84) or trust (BMC-85).** A trust must be cash or cash-like assets that can be turned to cash within 7 days, held by a federally regulated institution (checked). Your bond premium depends on your credit, so get three quotes.
4. **File your BOC-3** through a process agent.
5. **Wait out publication and the protest period,** then your authority goes active. Don't solicit a shipper before it does (more in Finding shippers).

Insurance a broker should carry: contingent cargo and contingent auto liability. After the Supreme Court's May 2026 decision in *Montgomery v. Caribe Transport II*, brokers can face negligent-selection claims under state law, and some brokers' premiums rose sharply (checked, trade press). Add crime and cyber coverage, because the 2026 attacks come through email.

The AI way: AI turns each application into a checklist of answers, compares bond and insurance quotes side by side, and puts every renewal on one calendar. **What stays yours:** the identity check, every answer, every signature, and keeping the bond whole.

Cash

Shippers pay in 30 to 45 days and carriers want pay in days, so a new broker needs someone to carry the gap. Most start by factoring their shipper invoices, because a bank won't lend to a brokerage with no history.

How it works: a factor buys your shipper's invoice, pays you in a day or two, and waits for the shipper. Approval rests mainly on your shippers' credit, not yours (checked). Some factors also pay your carriers for you on a schedule you set. That lets you offer quick pay without your own cash.

What one factor publishes (checked, its own page): you choose which invoices to factor, it carries the loss if a shipper doesn't pay, its average cost is under 1.5%, and it holds back 5% at first. Most factors don't publish their terms, so ask.

Ask every factor:

1. Do you take a brand-new broker?
2. If a shipper doesn't pay, who takes the loss?
3. Rate, advance and holdback: how much, and when is it released?
4. Can I pick which invoices to factor?
5. Do you pay my carriers directly, on my schedule?
6. Any monthly minimum, setup fee or exit fee? How long is the contract?
7. What does your lien cover: only my invoices, or everything I own?

What to bring: company papers, EIN letter, business bank account, ID, authority letter, BOC-3, bond, insurance certificates, your first shippers with expected volume, and your carrier agreement. Each factor sets its own list.

The AI way: AI builds your document folder as each piece exists, lines up three factors' answers side by side, and flags any term that could cost you. **What stays yours:** choosing, and having counsel read the recourse and exit terms before you sign.

One cost note: every factored invoice costs margin. Factor the loads where the shipper pays slower than you pay the carrier, not every load. After 6 to 12 months of history, ask a bank for a line of credit (estimate).

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The machine

Negotiate terms once, then let every load run itself. Each shipper gets a price formula, each carrier keeps a standing offer, and agents carry the load from tender to closed record.

The AI brokerage: 6 agents, a guard on every step, you on exceptions.
Tender in → **Inbox** → **Price** → **Capacity** → **Book** → **Watch** → **Settle** → closed record.
Guard checks every step. Only a load that breaks a rule comes to you.

A tender flows left to right, then back along the bottom to a closed record. The guard checks every step, and only loads that break a rule reach you.

Agent	Its job	Hands it to you when
Inbox	Turns a tender email into a draft load	The sender's email domain doesn't match the shipper on file, or details are missing
Price	Prices the load honestly, line by line	A contract bid, or a price below your floor
Capacity	Finds a carrier whose standing offer fits	No carrier fits your rules
Book	Builds the rate con for one-tap signing	A new carrier, or a tie
Watch	Tracks the load and updates the shipper	A late appointment, damage or a claim
Settle	Invoices on proof of delivery and pays the carrier	A short pay, a dispute or a missed pay date
Guard	Checks identity, authority, insurance and fraud	Anything that looks wrong; it stops the load

What stays yours: contracts, credit limits, the bond, approving new shippers and carriers for your first 90 days, contract bids, claims and disputes, fraud stops, and changing the rules.

Start small: in your first 90 days, every quote and every new carrier waits for your tap (estimate of a safe ramp). Let the agents earn trust before they act alone.

Finding shippers

Build your shipper list and your emails now, but send nothing until your authority is active. The law defines a broker as anyone who holds itself out by solicitation to arrange transportation, so a sales email before you're licensed is a risk (checked, 49 USC 13102).

Step	The old way	The AI way	What stays human
Build the list	Drive industrial parks; cold call	AI pulls manufacturers and shippers in your lanes from paid directories and free public records, then sorts them by the freight your trucks can haul	Choosing your lanes and your freight
Find the right person	Ask the receptionist	AI finds the logistics or shipping contact and a work email	Buying the data
Write the emails	One generic blast	AI drafts short emails in your voice, with one honest reason to talk, and only promises what you can do on day one	Approving every template
Send	From your main inbox	From a separate outreach domain, warmed up slowly, with daily limits	Owning the sending domain
Answer replies	Phone tag	AI answers routine questions (rates, insurance, setup), sends your setup packet, and books a call when one is needed	The calls that matter, and every contract

The email rules (checked, FTC): honest subject lines, a working opt-out, your postal address in every email, and opt-outs honored within 10 business days. Each violating email can carry a penalty of up to $53,088. These rules apply to business-to-business email too.

Text and phone rules are stricter than email, and states add their own. Ask counsel before any automated calls or texts.

Your sending service matters: some won't allow purchased lists at all (checked, SendGrid's policy). Cold outreach needs its own domain and mailbox, so your main email's reputation stays clean.

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Carriers and fraud

Check every carrier on every load, and write down that you did. Cargo theft losses hit $304.6 million in Q2 2026, more than double a year earlier (checked, CargoNet). After *Montgomery*, a documented carrier check is also your best legal defense.

How the 2026 attack works (checked, FBI warning of 30 Apr 2026): a phishing email puts remote-access malware on a broker's computer. The thieves then post fake loads, hijack real ones, alter bills of lading, and change carriers' contact and insurance records with FMCSA. About half of thefts used carriers with real MC numbers and clean histories (checked, a fraud-prevention vendor's data). So a clean record alone proves nothing.

Check	The old way	The AI way
Authority and insurance	Look once at setup	AI checks at setup and again at every booking, and watches for cancellations
Callback	Call the number in the email	AI places or logs a call to the phone number FMCSA has on file, never the number in the email
Driver identity	Trust the name on the rate con	ID check before the pickup number goes out
Payment changes	Update the bank info when asked	Any change to where a carrier gets paid holds the payment until a callback confirms it
Your own inbox	Hope	Weekly check for hidden forwarding rules; two-step login with security keys on every account
Proof for your shipper	A phone call	A one-page record per load: carrier check, driver ID, seal number, securement photos

Treat carriers fairly, too. Pay on time, list every charge on its own line, and never share one carrier's private rate with other carriers or shippers. Fair dealing is what keeps good carriers coming back.

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Records and honesty

Keep a full record of every load for three years, and let any party to the load review it. That's the law, and it's also your reputation (checked, 49 CFR 371.3).

What the record must show (checked):

- The shipper's name and location
- The carrier's name, location and registration number
- The bill of lading or freight bill number
- Your brokerage fee, and who paid it
- Any non-brokerage services, their cost, and who paid
- Freight charges you collected, and the date you paid the carrier

On request, fast. FMCSA has proposed requiring brokers to hand over the record electronically within 48 hours of a request. The proposal went to White House review on 27 Aug 2026 and wasn't final as of mid-October (checked, trade press). Build for 48 hours now and you won't have to change later.

Job	The old way	The AI way	What stays human
Keep the load record	Files across email, desk and TMS	AI assembles the record as the load moves: rate con, BOL, delivery proof, invoice, carrier pay date	Correcting anything wrong
Answer a record request	Days of digging	The record is ready the minute it's asked for	Approving the release
Invoice the shipper	End of the week	Delivery photo becomes an invoice the same day	Disputes
Pay the carrier	Net 30, or later	On the date you promised, every time; AI warns before a date slips	Funding the payment
Spot your own leaks	Year-end surprise	AI flags margin you quoted but didn't keep, charges paid to a carrier but never billed to a shipper, and shippers past terms	Fixing the cause

Carriers check how fast brokers pay before they haul for them. Paying fast and on time is the cheapest reputation you can build.

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The checklist

- [ ] Form your company with its own EIN and bank account
- [ ] Pass the login.gov identity check and apply for broker authority in Motus ($300)
- [ ] Get your $75,000 bond or trust, and file your BOC-3
- [ ] Get contingent cargo, contingent auto liability, and crime and cyber coverage
- [ ] Turn on two-step login with security keys on every account
- [ ] Compare three factors, then sign one
- [ ] Write your shipper and carrier agreements with counsel
- [ ] Build your shipper list and email templates, and send nothing until authority is active
- [ ] Set up a separate outreach domain and warm it up
- [ ] Set your carrier checks: authority, insurance, callback, driver ID, payment-change hold
- [ ] Set your pricing rules and your floor
- [ ] Turn on the agents one at a time, with every quote and new carrier waiting for your tap in the first 90 days
- [ ] Keep a full load record for 3 years, ready within 48 hours of a request
- [ ] Pay carriers on the date you promised, every time

APPENDIX · SOURCES

Where every checked line comes from

All pages read 20 Oct 2026 unless a date is shown.

- Federal Register: FMCSA Motus registration system (https://www.transportation.gov/regulations/federal-register-documents/2026-08334) (29 Apr 2026)
- Yahoo Finance: FMCSA tighter bond enforcement in 2026 (https://finance.yahoo.com/news/fmcsa-tighter-bond-enforcement-looms-141926890.html) (20 Nov 2025)
- FreightWaves: BMC-85 trust rules (https://www.freightwaves.com/?p=568974) (23 Dec 2025)
- Transport Topics: broker exposure after Montgomery (https://www.ttnews.com/articles/broker-scotus-exposure-2026) (31 Aug 2026)
- HaulPay: digital freight finance for brokers (https://haulpay.io/digital-freight-finance-for-brokers/)
- otrucking: factoring application checklist (https://otrucking.com/resources/guides/factoring-application-checklist/)
- C.H. Robinson: its fleet of AI agents (https://www.chrobinson.com/en-us/about-us/newsroom/news/2025/ch-robinson-scales-fleet-of-ai-agents-past-30/) (2025)
- Forkast: HappyRobot AI voice agents for freight (https://forkast.news/happyrobot-wants-1-2-billion-to-run-your-freight-by-voice/) (20 Aug 2026)
- Verisk CargoNet: Q2 2026 cargo theft (https://www.verisk.com/company/newsroom/cargo-theft-losses-more-than-double-to-$304-million-in-q2-despite-a-drop-in-thefts-driven-by-high-value-metals-and-technology-heists/) (6 Aug 2026)
- FBI IC3 warning on freight fraud (https://www.ic3.gov/PSA/2026/PSA260430) (30 Apr 2026)
- AJOT: vetted carriers behind half of freight theft (https://www.ajot.com/news/vetted-carriers-are-behind-half-of-all-freight-theft-as-fraud-hits-a-q1-record) (11 May 2026, vendor data)
- eCFR 49 CFR 371.3, broker records (https://www.ecfr.gov/current/title-49/subtitle-B/chapter-III/subchapter-B/part-371/subpart-A/section-371.3)
- FreightWaves: broker transparency proposal at White House review (https://www.freightwaves.com/news/broker-transparency-proposal-clears-fmcsa-and-heads-to-the-white-house) (29 Aug 2026)
- FTC: CAN-SPAM compliance guide for business (https://www.ftc.gov/business-guidance/resources/can-spam-act-compliance-guide-business)

This playbook isn't legal advice. Ask a transportation attorney before you sign contracts or start outreach.

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

NEXT STEP

Put a receipt on every leak

This playbook is the method. The next step runs it on your own numbers: what you were promised, what you were paid, and what you kept, side by side, in writing.

WHAT COMES NEXT

- **LeakReceipts free check** — reads your own receipts, settlements and statements and puts a receipt on every leak it finds.
  leakreceipts.com
- **LaneLoc Settlement Checker (free)** — puts your rate con next to your settlement, line by line, so a short pay shows up the week it happens.
  vyralmall.com/settlement
- **TrueNET** — the whole-picture money truth: what you actually keep after every cost, across everything you earn and spend.
  mynetcheck.com

> Every step starts from your own records. None of them promises what you will earn or save; they show what your numbers already say.

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