

MONTHLY MARKET INTEL FOR OWNER-OPERATORS

THE CARRIER'S EDGE

OCTOBER 2026

The Carrier's Edge, October 2026, American Truckers LLC

Hey driver,

Welcome back. Spot rates are up roughly 40–50% from a year ago, diesel just came off what [FTR](#) called record levels, and freight volume is mostly flat. This market is tight because trucks are leaving, not because a flood of freight showed up.

This month: current rates and capacity, the fuel outlook into winter, every compliance deadline that matters for October–November, a Q4 profit playbook built on your cost per mile, a broker-fraud update with a vetting checklist, and a Tool of the Month you can use this week.

EDGE ALERT — Q4 IS A HIGH-DIESEL, TIGHT-CAPACITY MARKET. Broker-posted spot rates for the week ended Oct 2 were more than 41% above the same week last year ([FTR](#)). U.S. diesel was \$6.199/gal the week of Oct 5 ([EIA](#)). ATA's tonnage is soft; the turn is capacity leaving, not freight booming. Rebuild your break-even this week, and don't price October loads off last October's memory.

IN THIS ISSUE

1. October Deadlines: IFTA Q3, UCR 2027, DST, Chain Laws
2. Market Snapshot: Spot Rates, Volume, Capacity
3. Fuel Outlook: Diesel Prices and the Near-Term Path
4. Seasonal Alerts: Q4 Peak, Winter Prep, Thanksgiving Week
5. Broker Watchlist: Fraud Trends + Vetting Checklist
6. Strategy Deep-Dive: Building a Profitable Q4 From Your Cost Per Mile
7. Tool of the Month: Truckstop Load Board (20% Off 6 Months)
8. Carrier Spotlight: Example Scenario (Illustrative)
9. Coming in November

1. OCTOBER DEADLINES: WHAT'S DUE THIS MONTH

*This publication is for educational purposes only and does not constitute legal, tax, or financial advice.
Confirm dates and requirements with your base jurisdiction, FMCSA, the IRS or a qualified professional.*

DEADLINE	DATE	WHAT TO DO
UCR 2027 registration	Open now (since Oct 1)	Register at plan.ucr.gov . Fees rose ~20% (Federal Register). 0–2 trucks: \$55 (was \$46). Due by Dec 31.
FMCSA emergency-declaration relief	Effective Oct 5	Automatic regional emergency relief now lasts 30 days (was 14) (Federal Register).
English-proficiency OOS proposal	Comments closed Oct 9	FMCSA proposed making ELP failures an out-of-service violation. Not a final rule yet (Federal Register).
Daylight saving time ends	Sun, Nov 1, 2:00 a.m.	Clocks fall back one hour. Check your ELD graph and appointments (NIST).
WA chain-carry season	Nov 1–Apr 1	Vehicles over 10,000 lbs GVWR must carry chains on designated routes (WSDOT).
IFTA Q3 2026 return	Mon, Nov 2	Oct 31 is a Saturday → next business day. See R960 (IFTA Article s of Agreement).
UCR 2027 deadline	Dec 31	Enforcement starts Jan 1, 2027. Don't wait for December.
Q4 estimated tax (heads-up)	Fri, Jan 15, 2027	Sept 1–Dec 31 income. Start setting money aside now (IRS).

IFTA Q3 2026 — due Monday, November 2

IFTA returns are due on the last day of the month after the quarter. For Q3 that's October 31. The [IFTA Article s of Agreement \(R960\)](#) say: *If the last day of the month falls on a Saturday, Sunday, or legal holiday, the next business day shall be considered the due date.* October 31, 2026 is a Saturday, so **the Q3 return is due Monday, November 2, 2026.**

Don't wait for Monday. With Q3 diesel this high, every missing fuel receipt costs you more than usual.

UCR 2027 — open now, fees are up

The 2027 registration period opened **October 1, 2026** ([UCR Plan](#); [FMCSA final rule](#), effective Oct 1). Official 2027 fees:

TRUCKS OWNED OR OPERATED	2026 FEE	2027 FEE
0–2	\$46	\$55
3–5	\$138	\$167
6–20	\$276	\$333
21–100	\$963	\$1,163

Brokers and leasing companies pay \$55. Register only through **plan.ucr.gov**. Watch for look-alike sites.

Daylight saving time ends — Sunday, Nov 1

At 2:00 a.m. local time, clocks fall back to 1:00 a.m. ([NIST](#)). [FMCSA ELD guidance](#): devices store time in UTC and use the **UTC offset in effect at the driver's home terminal**, which changes when DST ends there.

- If you're running overnight Oct 31 into Nov 1, check your graph grid Sunday morning.
- Ask your ELD provider how it shows the repeated hour.
- Re-confirm Nov 1–2 appointments in the receiver's local time.
- Arizona and Hawaii don't observe DST.

Chain laws — the season is here

- **Colorado (Sept 1–May 31)**: CMVs 16,001 lbs+ must **carry** chains or approved ATDs on I-70 from Morrison (MP 259) to the Utah line ([CDOT](#)).
- **Washington (Nov 1–Apr 1)**: vehicles over 10,000 lbs GVWR must **carry** chains on designated routes, regardless of conditions ([WSDOT](#)).

CVSA note

Announced 2026 campaigns ended with Brake Safety Week (Aug 23–29). CVSA said an **unannounced Brake Safety Day** and an **unannounced HM/DG Road Blitz** could still happen any time in 2026 ([CDLLife](#), [Oct 10, 2025](#)). Keep brakes inspection-ready.

2. MARKET SNAPSHOT: SPOT RATES, VOLUME, CAPACITY

The short version: spot rates are firm and rising, contract rates are climbing behind them, volume is roughly flat, and capacity keeps shrinking.

Spot rates — week ended October 2, 2026

Broker-posted rates in the Truckstop system ([Truckstop/FTR via AJOT, Oct 6, 2026](#); [FTR SMI Weekly Overview](#)):

EQUIPMENT	AVG SPOT RATE	WEEK OVER WEEK	VS SAME WEEK 2025
All equipment	\$3.27/mile	+1.0%	more than +41%
Dry van	\$2.86/mile	+2.7%	+50.4%
Refrigerated	\$3.54/mile	+1.5%	+49.1%
Flatbed	\$3.35/mile	+0.9%	+43.5%
Specialized	\$3.42/mile	+0.7%	+36.4%

YoY % for van/reefer/flatbed/specialized from AJOT's Truckstop release. Total-market "more than 41%" from FTR's SMI narrative (week ended Oct 2).

What stood out ([FTR](#), week ended Oct 2):

- **Dry van posted its strongest week-39 increase since at least 2008**. Van loads +10.5% week over week. Volume strongest on the West Coast and South Central.
- **Reefer rose** in a week that usually softens. Rates down on West Coast origins, up elsewhere.

- **Flatbed rose for a third straight week.**
- Total load postings +2.6%; truck postings -4.6%.
- FTR notes part of the jump may be **carriers insisting on fuel cost recovery** after diesel's run to record levels.

Contract rates and shipments

- **Cass Truckload Linehaul Index: 153.9 in August 2026**, up **11.3% year over year** ([Cass, August 2026](#)). Linehaul only — no fuel.
- **Cass shipments: +2.1% year over year in August**, first annual gain since January 2023 — ending a 42-month slide. Cass still "hesitate[s] to describe this as a major improvement in freight demand."
- **Cass expenditures: +18.7% year over year** in August.

Volume

- **ATA For-Hire Truck Tonnage Index: 112.7 in August**, down 0.5% from July and **1.6% from August 2025** ([ATA, Sept 22, 2026](#)).
- ATA's Bob Costello (via [Transport Topics](#)): the market flipped because of **reduced capacity, not robust demand**.

Capacity

- [FreightWaves \(Oct 7, 2026\)](#): SONAR Truckload Rejection Index near **14%** (~3× the 2023–2025 range); **~51,000 for-hire tractors left in August alone**; expects tightness **through early 2027**.
- English-proficiency enforcement: about **2,000 drivers/month** out of service (ATA VP via [Transport Topics, July 11, 2026](#)).
- Authority counts are rising partly from FMCSA's Motus rollout — **authorities aren't trucks**. Don't read "new MCs" as capacity coming back.

What this means for you: pull current lane rates before every call. Ask for more on van and reefer out of South Central. Make fuel part of every rate conversation.

3. FUEL OUTLOOK: DIESEL PRICES AND THE NEAR-TERM PATH

Where diesel is now

EIA U.S. average on-highway diesel, week of **October 5, 2026: \$6.199/gal** — down **18.3¢** from the prior week, up **\$2.488** from a year ago ([EIA Gasoline and Diesel Fuel Update](#), released Oct 6, 2026).

Recent weeks: Sept 21 **\$6.529** → Sept 28 **\$6.382** → Oct 5 **\$6.199**. Next EIA weekly release: **Wed, Oct 14**.

REGION	\$/GAL (WEEK OF OCT 5)	WEEK CHANGE
U.S. average	6.199	-0.183
East Coast	5.951	-0.186
Lower Atlantic	5.699	-0.254
Midwest	6.286	-0.240
Gulf Coast	5.819	-0.136
Rocky Mountain	6.267	-0.140
West Coast	7.229	-0.128
California	8.082	-0.099

Where EIA thinks it's going

October 6, 2026 Short-Term Energy Outlook ([EIA STEO](#) / [press release](#)):

- Retail diesel averaged **\$6.29/gal in September**.
- EIA expects diesel to **stay above \$6/gal in October**, then ease gradually.
- Annual averages forecast: **\$5.19/gal for 2026, about \$4.50/gal for 2027**.
- Brent crude: **\$105/bbl average in Q4 2026** (\$14 higher than last month's forecast); **\$84 in 2027**.
- East Coast distillate inventories forecast **20–30% below average through winter**.
- EIA flags Middle East flow constraints and "extreme tightness in diesel markets."

EDGE INSIGHT: Relief is in EIA's forecast, but most of it lands in **2027**. Plan Q4 as if diesel stays high. Treat any drop as a bonus.

Action: recalculate fuel cost per mile every Monday from the new EIA number. Check that your fuel-surcharge tables use the current DOE/EIA index. When the route allows, fuel in cheaper PADDs — Lower Atlantic and Gulf Coast ran \$0.40–\$0.60 under Midwest/Rockies the week of Oct 5.

4. SEASONAL ALERTS: Q4 PEAK, WINTER PREP, THANKSGIVING

Import peak is wrapping up

[NRF/Hackett Global Port Tracker](#) (Oct 8, 2026, via AJOT):

- **October: 2.25M TEU**, +8.5% YoY
- **November: 2.0M TEU**, -1%
- **December: 2.02M TEU**, +0.6%

NRF: "Most holiday merchandise has arrived... last-minute replenishment and preparation for early 2027." Expect less port-driven freight inland in November; retail replenishment, grocery and holiday reefer carry more of the load. Capacity is still tight, so what does move should still pay.

Winter prep

[NOAA Climate Prediction Center \(Oct 8, 2026\)](#): **El Niño continues to strengthen**; a **strong-to-very-strong El Niño is likely through January–March 2027** (>83% chance). El Niño-type impacts are "larger, though not guaranteed." Check CPC seasonal outlooks for your lanes.

Winter checklist: batteries load-tested · coolant and fuel-water separators checked · anti-gel on hand · chains that fit · spare gloves, headlamp, blanket, 3 days of food/water in the cab. Budget for weather downtime when you price mountain lanes.

Thanksgiving week (Thu, Nov 26)

- Lock Monday–Tuesday loads by the Friday before.
- Confirm receiver hours in writing for Nov 25–27.
- Plan your 34-hour reset around the holiday.
- Decide where you want to be on Sun, Nov 29 — Monday-after loads book fast.

5. BROKER WATCHLIST: FRAUD TRENDS + VETTING CHECKLIST

We're not naming brokers. A company only gets named here if an official or major public source has reported it. This month the story is how fraud is changing.

What the data says

- **Fewer thefts, bigger losses.** Verisk CargoNet: **677** U.S./Canada supply-chain theft incidents in **Q2 2026**, **–26% YoY**, but estimated losses **more than doubled to \$304.6M** (from \$135.7M). Average value among thefts with reported commodity value: **\$564,009** ([Verisk CargoNet, Aug 6, 2026](#)).
- **Fictitious pickups barely dropped** (165 → 158). Non-delivery via acquired carriers fell; business-email compromise and shipment misdirection stayed steady.
- **Communication attacks = half of fraud.** Highway Q2 2026 Freight Fraud Index: compromised inboxes, spoofed emails, account takeovers and impersonation calls = **50%** of classified fraud vectors (up from 42.7% in Q1). Also: **784,201** fraudulent emails blocked; **109,995** spoofed/fraudulent calls (+53.2% QoQ); ownership-change fraud = **25.6%** of reported thefts ([Highway, July 28, 2026](#)).

EDGE PROTOCOL: The person emailing you a load may be using a *real* broker's name, MC and even a real employee's compromised inbox. Verify the **contact**, not just the company.

Brokers' \$75,000 security rule (in force since Jan 16, 2026)

If a broker's bond/trust falls below **\$75,000** and isn't restored within **7 calendar days**, FMCSA **suspends** the authority ([FMCSA](#)). A pending revocation or bond problem on Licensing & Insurance is a hard stop.

The vetting checklist (save this)

Before you book 1. Look up MC/DOT on FMCSA SAFER and Licensing & Insurance — confirm **active broker authority**. 2. Check authority age. New isn't automatically bad; it needs extra checks. 3. Confirm the **\$75,000** bond/trust is in place and clean. 4. Check credit and days-to-pay (load-board tools or your factor). If

your factor won't buy the invoice, take that seriously. 5. Call the broker's **main number from FMCSA or its official website** — not the number in the email — and confirm the person and the load. Watch look-alike domains and free email accounts.

On the rate con 6. Broker name and MC must match who you vetted. 7. Read payment terms, quick-pay fees and detention before you sign. 8. Never pay "release" fees. Never send money to get a load.

At pickup/delivery 9. If the address changes mid-trip, stop and call the main line before you move. 10. Photo the seal, BOL and freight; keep signed PODs.

Report suspected fraud to FMCSA's NCCDB (nccdb.fmcsa.dot.gov) and local law enforcement.

6. STRATEGY DEEP-DIVE: BUILDING A PROFITABLE Q4 FROM YOUR COST PER MILE

When we ran a team of dispatchers, the carriers who made money in any market had one thing in common: **they knew their number before the phone rang.**

Step 1 — Rebuild CPM with today's diesel

Fixed costs (pay whether wheels turn or not): truck/trailer payments, insurance, permits, ELD, phone, accounting, your minimum pay. Monthly total ÷ total miles (loaded + empty).

Variable costs: fuel, maintenance/tires, tolls, per-mile fees.

Fuel cost per mile = diesel price ÷ real MPG

Using [EIA's \\$6.199](#) (week of Oct 5, 2026):

YOUR MPG	FUEL \$/MILE
6.0	\$1.03
6.5	\$0.95
7.0	\$0.89
7.5	\$0.83

A year earlier diesel was \$2.488 cheaper (EIA). At 6.5 MPG that's about **38¢ more per mile** just for fuel. ATRI via [FreightWaves](#): liability/cargo premiums about **10.6¢/mile in 2025**, up 3.9%, still rising in early 2026 — check yours.

Step 2 — Set three numbers, not one

1. **Break-even** = all-in CPM including deadhead. Never go below it.
2. **Floor (walk-away)** = break-even + your minimum profit.
3. **Target** = what you open with, based on current lane data.

Write them down. Update every Monday when EIA posts.

Step 3 — Price the round trip

Total revenue (outbound + likely reload) ÷ total miles including deadhead. Compare to your floor. **FTR (Oct 2):** van/reefer rising most in **South Central**; Southeast dry van roughly flat; West Coast reefer down.

Step 4 — Cut deadhead on purpose

Check reloads before you book. Cap empty miles unless the load pays your floor across *total* miles. Build two or three home-base lanes.

Step 5 — Get fuel into every rate

Quote linehaul + fuel when you can. For repeat freight, ask for an FSC tied to the weekly DOE/EIA index. Walk if it's under your floor.

Step 6 — Protect cash into winter

Q4 often brings slower holiday pay and bigger repair bills. Keep a cushion (many carriers aim for at least a month of fixed costs — set your own target). Know your factoring all-in cost. Set aside for the Jan 15 estimated tax.

7. TOOL OF THE MONTH: TRUCKSTOP LOAD BOARD

This month's playbook needs two things: **current lane rates** and **knowing who you're hauling for**. Truckstop covers both.

- Broker-posted spot data feeds the FTR weekly rates in Section 2.
- Broker credit and days-to-pay info help with checklist step 4.
- **New customers: 20% off the first 6 months of Load Board Pro** through our partner link. Active FMCSA authority required.

→ **Claim 20% off Truckstop:** <https://partners.truckstop.com/2bhwk8wuchgt>

Disclosure: we may earn a commission if you sign up through our link, at no extra cost to you.

Factoring into winter? Triumph is the factoring/payments partner we point carriers to: <https://triumph.io/rp-freight-factoring/?AccountID=MjAyNDA1MjIwOTQ0NTktVFQwMDAx>

Want the CPM worksheet done for you? P&L Playbook (\$29.99):

<https://www.americantruckersllc.com/owner-operator-financial-dashboard.html> · **IFTA Filing Defender (\$14.99)** for the Nov 2 filing: <https://www.americantruckersllc.com/ifta-filing-guide-spreadsheet.html>

8. CARRIER SPOTLIGHT: EXAMPLE SCENARIO

Example scenario (illustrative, not a real carrier). The carrier, numbers and results below are made up to show how the math works. Round numbers chosen for clarity. They do not describe any real business and do not predict your results.

Setup — "Unit 1," one-truck dry van

- 10,000 total miles/month, including 1,500 empty (15% deadhead)
- 6.5 MPG
- \$8,000/month fixed costs
- \$0.30/mile non-fuel variable
- \$6.20/gal diesel (rounded from EIA \$6.199, week of Oct 5)

Cost per mile

- Fixed: $\$8,000 \div 10,000 = \mathbf{\$0.80}$
- Fuel: $\$6.20 \div 6.5 = \mathbf{\$0.95}$
- Other variable: **\$0.30**
- **All-in break-even: \$2.05 per total mile**
- On loaded miles only: $\$20,500 \text{ costs} \div 8,500 \text{ loaded} = \mathbf{\sim\$2.41/\text{loaded mile to break even}}$

Before: takes whatever's moving at **\$2.50/loaded mile** average. Revenue \$21,250 – costs \$20,500 = **~\$750/month profit.**

After — three changes: (1) floor of **\$2.75/loaded mile**; (2) cut deadhead to 1,000 miles (9,000 loaded); (3) ask for fuel recovery every load. Revenue \$24,750 – costs ~\$20,500 = **~\$4,250/month profit.**

The lesson isn't the specific figures. A written floor plus less deadhead moved this example from barely positive to clearly profitable. Run the worksheet with **your** numbers.

9. COMING IN NOVEMBER

- IFTA Q3 post-mortem: common filing mistakes after the Nov 2 deadline
- Post-Thanksgiving rate read and December lane outlook
- Strategy deep-dive: cash flow and factoring math heading into winter downtime
- Broker Watchlist update: what Q3 fraud reports show
- Tool of the Month: TBA
- Winter chain-law and mountain-pass checklist by state

Send questions for a future Subscriber Q&A to info@americantruckersllc.com.

Your October action list

- ☐ Pull Q3 miles by state and fuel receipts — **file IFTA by Mon, Nov 2**
- ☐ **Register for UCR 2027** at plan.ucr.gov
- ☐ Rebuild CPM with this week's diesel; write break-even, floor and target
- ☐ Update your fuel-surcharge ask to the current EIA index
- ☐ Vet every new broker with the 10-step checklist
- ☐ Get winter gear and chains in the truck before Nov 1
- ☐ Book Thanksgiving week early; plan your reset
- ☐ Set aside money for the Jan 15, 2027 estimated tax

Know your numbers. Stay sharp. We'll see you in November.

— **The team at American Truckers LLC**

americantruckersllc.com · (612) 293-8157

*This publication is for educational purposes only and does not constitute legal, tax, or financial advice.
Consult a qualified professional before making business decisions. American Truckers LLC is not responsible
for actions taken based on this information. Market data is from the third-party sources cited, as of the dates
shown.*

SOURCES

All accessed October 8, 2026 unless noted.

1. EIA, Gasoline and Diesel Fuel Update (diesel release Oct 6, 2026) — <https://www.eia.gov/petroleum/gasdiesel/>
2. EIA, Short-Term Energy Outlook (released Oct 6, 2026) — <https://www.eia.gov/outlooks/steo/>
3. EIA press release, winter fuels / STEO (Oct 6, 2026) — <https://www.eia.gov/pressroom/releases/press593.php>
4. AJOT, Truckstop + FTR spot rates (Oct 6, 2026) — <https://www.ajot.com/news/truckstop-ftr-spot-rates-rose-last-week-breaking-seasonal-patterns>
5. FTR SMI Weekly Overview (week ended Oct 2, 2026) — <https://spot.frintel.com/current>
6. Cass Transportation Index Report, August 2026 — <https://www.cassinfo.com/freight-audit-payment/cass-transportation-indexes/august-2026>
7. ATA Truck Tonnage Index (Sept 22, 2026) — <https://www.trucking.org/news-insights/ata-truck-tonnage-index-fell-05-august>
8. Transport Topics on ATA tonnage / capacity (Sept 2026) — <https://www.ttnews.com/articles/ata-tonnage-august-2026>
9. FreightWaves, capacity / SONAR (Oct 7, 2026) — <https://www.freightwaves.com/news/is-trucking-capacity-coming-back-why-new-capacity-isnt-entering-the-2026-freight-market>
10. Transport Topics, English proficiency enforcement (July 11, 2026) — <https://www.ttnews.com/articles/english-proficiency-rule-2026>
11. IFTA Articles of Agreement R960 (rev. Mar 11, 2026) — <https://www.iftach.org/manuals/2026/AA/Articles%20of%20Agreement%20-%2003-11-2026.pdf>
12. Federal Register, UCR fees final rule (Sept 1, 2026; eff. Oct 1) — <https://www.federalregister.gov/documents/2026/09/01/2026-17893/fees-for-the-unified-carrier-registration-plan-and-agreement>
13. UCR Plan — <https://plan.ucr.gov/>
14. MMTA, 2027 UCR opens Oct 1 — <https://www.mmta.com/2027-ucr-registration-period-begins-on-october-1-2026/>
15. Federal Register, emergency exemptions (Oct 5, 2026) — <https://www.federalregister.gov/documents/2026/10/05/2026-20325/clarification-to-the-applicability-of-emergency-exemptions-response-to-petitions-for-reconsideration>
16. Federal Register, ELP OOS NPRM (Aug 10, 2026) — <https://www.federalregister.gov/documents/2026/08/10/2026-16288/english-language-proficiency-out-of-service-criteria>
17. NIST, Daylight Saving Time Rules — <https://www.nist.gov/pml/time-and-frequency-division/popular-links/daylight-saving-time-dst>
18. FMCSA ELD FAQ on DST offset — <https://www.fmcsa.dot.gov/hours-service/elds/how-should-time-zone-offset-utc-handle-daylight-savings-time-1>
19. CDOT chain law — <https://freight.colorado.gov/mountain-rules/chain-up-tips>
20. WSDOT chain requirements — <https://wsdot.wa.gov/travel/commercial-vehicles/route-commercial-vehicle-restrictions/chain-requirements-vehicles-over-10000-pounds>
21. CDLLife / CVSA 2026 campaign dates — <https://cdllife.com/2025/cvsa-releases-dates-for-2026-commercial-vehicle-inspection-campaigns-including-roadcheck/>

22. CVSA Brake Safety Campaigns — <https://cvsa.org/programs/operation-airbrake/brake-safety-campaigns/>
23. IRS estimated tax due dates — <https://www.irs.gov/faqs/estimated-tax/individuals/individuals-2>
24. AJOT / NRF Global Port Tracker (Oct 8, 2026) — <https://www.ajot.com/news/import-cargosextened-peak-season-wrapping-up>
25. NOAA CPC ENSO Diagnostic Discussion (Oct 8, 2026) — https://www.cpc.ncep.noaa.gov/products/analysis_monitoring/enso_advisory/ensodisc.html
26. Verisk CargoNet Q2 2026 (Aug 6, 2026) — [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/](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/)
27. Highway Q2 2026 Freight Fraud Index (July 28, 2026) — <https://highway.com/press-releases/q2-2026-freight-fraud-index-half-of-all-incidents-now-tied-to-communication-based-attacks>
28. FMCSA Broker/FF Financial Responsibility overview — <https://www.fmcsa.dot.gov/registration/broker-and-freight-forwarder-financial-responsibility-rule-overview-and-compliance>