THE 2026 FREIGHT LANE RATING GUIDE FOR BROKERS

How shippers, brokers & carriers build a rate

Market rate • Carrier buy • Broker margin • Accessorials

2026 EDITION

NR SWANKS FREIGHT BROKERAGE LLC

Know what the lane should cost before you sell it.

SHIPPER

Budgets the move

↓

BROKER

Buys capacity

↓

CARRIER

Prices the truck

Introduction: Rating a Lane Is More Than Multiplying Miles

Freight lane rating is the process of estimating what a shipment should cost before you quote the shipper and before you commit to a carrier. A strong freight broker does not pull a number out of the air. The broker studies the lane, equipment, weight, commodity, loading requirements, delivery requirements, current capacity, recent carrier rates, and the amount of risk in the move.

There is no single universal freight-rate formula that guarantees the correct price on every load. Freight is a live market. Rates change because of capacity, seasonality, fuel, weather, commodity demand, equipment availability, urgency, and how attractive - or unattractive - the destination is to carriers.

THE BROKER'S JOB

Know the market well enough to sell the shipper at a competitive rate, buy the truck at a fair rate, protect service, and leave enough margin for the brokerage to operate profitably.

The Three Prices in One Freight Transaction

Party	What They Are Pricing	Primary Question
SHIPPER	The total transportation service	What should I budget to get this freight delivered?
BROKER	The transportation solution + brokerage service	What can I sell the load for, and what will capacity cost me?
CARRIER	The truck, driver, time, risk and operating cost	What rate makes this load worth taking?

SAME LOAD - DIFFERENT MATH

The shipper, broker, and carrier may all look at the exact same Houston-to-San Antonio load and arrive at different numbers because each party has different costs, risks, and business goals.

1. How a Shipper Comes Up With a Price

A shipper may use a transportation budget, historical invoices, annual bids, contract rates, benchmark data, previous broker quotes, or current spot quotes. Large shippers may have a transportation management system and historical lane data. Smaller shippers may simply know what they paid last time and ask whether the current market is higher or lower.

A shipper's expected rate can be influenced by:

- Historical cost on the same origin-destination pair
- Annual or quarterly contract pricing
- Current spot-market benchmarks
- Commodity type and cargo value

- Equipment requirements such as flatbed, reefer, or specialized trailers
- Weight and dimensions
- Tarping, securement, driver-assist, crane, or appointment requirements
- Urgency and required transit time
- Fuel and general market conditions
- How often the shipper moves the lane and the volume offered

The shipper is usually focused on the total transportation cost and service level. The shipper does not necessarily build the rate from the carrier's exact operating expenses.

2. How a Carrier Comes Up With a Price

A carrier is pricing the use of its equipment, driver, fuel, insurance, maintenance, time, risk, and opportunity cost. Carriers may know their operating cost per mile, but the number they quote a broker is also influenced by what the market will pay.

- Loaded miles
- Deadhead miles to pickup and after delivery
- Fuel
- Driver pay
- Insurance, maintenance, tires, permits, taxes and equipment cost
- Loading and unloading time
- Tarping and securement labor
- Commodity risk and cargo requirements
- Whether the destination has good reload opportunities
- Current truck supply in the origin market
- Whether the carrier needs the load to reposition the truck

SHORT-HAUL WARNING

A 200-mile load cannot always be priced like a 1,000-mile load. The carrier still loses time to deadhead, check-in, loading, securement, tarping, transit, unloading, and repositioning. That is why short-haul rates can look high when divided by loaded miles alone.

3. How a Freight Broker Comes Up With a Price

The broker is standing between the shipper's expected sell rate and the carrier's required buy rate. The broker's job is to understand both sides before committing to a price.

A practical broker rating process is:

1. **Build the load correctly.** Know the exact origin, destination, commodity, weight, dimensions, equipment, pickup/delivery requirements and accessorials.

2. **Check the market.** Review rate tools, recent lane history, current outbound conditions, and similar nearby lanes.
3. **Talk to carriers.** Obtain multiple real carrier quotes whenever possible.
4. **Find the realistic carrier buy.** Do not automatically use the lowest quote; look for the rate at which qualified capacity is consistently available.
5. **Add the brokerage margin.** Protect enough gross profit to cover risk, operations, tracking, claims exposure, labor, technology and overhead.
6. **Quote the shipper.** Present a competitive sell rate that reflects the actual service requirements.

MARKET RATE + REAL CARRIER CALLS

Rate tools tell you what the market has been doing. Carrier conversations tell you what the market is willing to do for your load today.

The Core Rating Formulas

Formula	Use
Loaded-mile estimate = loaded miles x market RPM	Quick benchmark only
Carrier all-in buy = linehaul + deadhead + accessorials + premium/minimum	More realistic carrier-cost estimate
Broker sell = carrier buy + broker gross profit dollars	Simple dollar-margin method
Broker sell = carrier buy / (1 - target margin %)	Use when targeting true gross margin percentage

MARKUP IS NOT MARGIN

If the carrier costs $1,000 and you add 15%, the shipper pays $1,150. That is a 15% markup on cost, but the gross margin is only 13.0% of the sell price. For a true 15% gross margin, $1,000 / 0.85 = $1,176.47.

Worked Example: Houston, TX to San Antonio, TX

The following example is for training purposes. It uses a roughly 200-mile Houston-to-San Antonio move and illustrates how a broker might think through a 48,000 lb flatbed shipment that requires tarps and a headache rack. Actual rates change daily and must be verified before quoting.

Load Detail	Example Requirement
Origin	Houston, Texas
Destination	San Antonio, Texas
Loaded distance	Approx. 200 miles
Equipment	Flatbed
Weight	48,000 lb
Securement	Tarps required
Truck requirement	Headache rack required

48,000 LB NEEDS ATTENTION

A 48,000 lb flatbed load is near the payload capability of many standard flatbed combinations. The broker should verify that the carrier's tractor, trailer, axle configuration and tare weight can legally handle the shipment. Do not assume every flatbed can take 48,000 lb.

Step A - Start With a Market Benchmark

As a broad 2026 benchmark, DAT reported Texas outbound flatbed spot rates at about $3.40 per mile during a strong Texas flatbed market. That is a statewide outbound reference, not a guaranteed Houston-to-San Antonio rate.

If a broker used $3.40 per loaded mile only as a starting benchmark:

200 loaded miles x $3.40 / mile = **$680**

$680 should not automatically become the carrier offer. The load is short haul, heavy, tarped, and requires specific equipment. Those details can push the actual carrier buy above a simple loaded-mile benchmark.

Step B - Account for the Real Work

Pricing Item	Illustrative Amount	Why It Matters
Loaded-mile market base	**$680**	Approx. 200 mi x $3.40
Short-haul / minimum premium	**$100-$200**	Truck loses a large part of the day
Tarping / securement premium	**$75-$150**	Labor, time and equipment

Pricing Item	Illustrative Amount	Why It Matters
Heavy-weight / specific-equipment consideration	**$50-$100**	Reduces available carrier pool
Deadhead / positioning	**Varies**	Depends where the truck is before pickup

Step C - Call Multiple Qualified Carriers

Assume the broker speaks with qualified flatbed carriers that meet the shipper's requirements. The broker receives the following all-in quotes:

Carrier	All-In Quote	Observation
Carrier A	**$850**	Truck already near Houston; wants San Antonio
Carrier B	**$925**	Normal interest in lane
Carrier C	**$975**	Includes tarp labor and some deadhead
Carrier D	**$1,050**	Needs more money because of positioning

DO NOT RATE FROM ONE CARRIER

One quote tells you what one truck wants. Several quotes begin to show the actual clearing range for the load. Here, the broker can see that dependable capacity is clustering around roughly $925-$1,000, not $680.

Step D - Choose a Realistic Carrier Buy

The simple average of the four carrier quotes is $950. The median is also $950. That gives the broker a useful center point.

$850 + $925 + $975 + $1,050	÷ 4	=	**$950 average**

The broker might decide that a **$950 expected buy** is reasonable, while also keeping a small cushion in case the first carrier falls off or the market tightens before pickup.

Step E - Add Broker Margin

Target	Calculation	Example Sell Rate
$150 gross-profit goal	$950 + $150	**$1,100**
15% true gross margin	$950 ÷ 0.85	**$1,117.65**

Target	Calculation	Example Sell Rate
Rounded customer quote	Operational pricing decision	**$1,125**

EXAMPLE OUTCOME

Illustrative shipper sell: $1,125. Illustrative carrier buy: $950. Gross profit: $175. Gross margin: 15.6%. The actual market may be higher or lower on the day you cover the load.

Why Getting Different Carrier Rates Makes You a Better Rater

Carrier conversations are one of the strongest ways for a broker to learn a lane. Over time, the broker starts recognizing normal price ranges, which directions are difficult, when carriers need reloads, and which requirements cause a rate to jump.

- You learn the difference between a low outlier and a true market rate.
- You see how deadhead changes the carrier's quote.
- You discover whether tarping, securement, weight, or appointments are causing resistance.
- You learn which destinations carriers consider desirable or undesirable.
- You can identify when a rate tool is lagging behind a fast-changing market.
- You build a personal lane-history database based on actual carrier conversations.

BUILD YOUR OWN RATE HISTORY

Track every quote you receive - not just the carrier you book. Record date, lane, equipment, weight, requirements, quoted rate, booked rate and the carrier's reason for the price. Your own data becomes more valuable with every load.

A Simple Lane-Rating Worksheet

Question	What to Enter
Origin / destination	City, state, ZIP
Loaded miles	Verified route mileage
Equipment	Dry van / reefer / flatbed / specialized
Commodity	Exact product
Weight / dimensions	Exact figures
Special requirements	Tarp, straps, chains, headache rack, appointment, etc.
Market benchmark	Current rate-tool range
Carrier quote 1	$________
Carrier quote 2	$________
Carrier quote 3	$________
Expected carrier buy	$________
Target gross profit	$________ or ________%
Final shipper quote	$________

Broker Perspective: Deadhead, Fair Rates & Carrier Relationships

DEADHEAD IS A CARRIER CONSIDERATION - NOT AN AUTOMATIC BROKER PAYMENT

Deadhead miles matter because they affect whether a load makes financial sense to the carrier. However, some freight brokers do not separately pay deadhead miles. A load remains an opportunity that the carrier can accept, counter, or decline based on the truck's current location, operating costs, reload plans, and business needs. If a carrier must travel a significant distance to pickup, that carrier may build the deadhead into the all-in rate it requests.

THE KEY DISTINCTION

A broker may consider deadhead when evaluating whether a carrier's rate is reasonable, but that does not mean the broker is required to reimburse every empty mile. The final rate is negotiated between the broker and carrier, and the carrier always has the choice to accept, counter, or decline the load.

TAKE CARE OF THE CARRIER - AND BUILD A RELATIONSHIP THAT WORKS BOTH WAYS

A strong broker does not try to squeeze every carrier down to the lowest possible dollar on every load. Carriers have real operating costs, and dependable capacity has value. Paying a fair, reasonable rate, providing accurate load information, communicating changes quickly, honoring agreed accessorials, and treating the carrier professionally can create a long-term business relationship.

When carriers know a broker is fair and consistent, they are more likely to answer the broker's calls, offer available trucks, communicate honestly when problems occur, and consider helping on difficult or last-minute lanes. That does not mean the broker should overpay every load. It means the broker should understand the difference between negotiating responsibly and pushing a reliable carrier below a rate that makes sense for the truck.

BROKER TAKES CARE OF CARRIER	CARRIER CAN BECOME A STRONGER PARTNER
Fair and realistic negotiated rates	More dependable capacity
Clear load details before booking	Fewer surprises and stronger communication
Respect for detention, layover and agreed accessorials	Greater willingness to help when a load becomes difficult
Professional communication and payment as agreed	Trust, repeat business and better long-term working relationships

THE LONG-TERM BROKER MINDSET

Do not rate a lane only around today's cheapest truck. Build a carrier network that wants to work with you. Sometimes protecting a reliable carrier's rate is worth more than saving a few dollars on one shipment. A broker who takes care of good carriers is building future capacity, service, and credibility.

Common Rating Mistakes

- **Using only loaded miles.** Short hauls, deadhead and loading time can make simple RPM math misleading.
- **Using only one carrier quote.** One truck is not the market.
- **Booking the cheapest carrier without evaluating quality.** Rate means nothing if the load is late, damaged, stolen or double-brokered.
- **Ignoring accessorials.** Tarps, chains, appointments, driver assist, layover, detention and specialized equipment can change the economics.
- **Forgetting destination strength.** A carrier may charge more to enter a weak reload market.
- **Confusing markup with margin.** Know which profitability formula your company uses.
- **Quoting the shipper before understanding the load.** Wrong weight, wrong equipment or missing requirements can turn a profitable quote into a loss.

Carrier Vetting Still Comes Before a Cheap Rate

A low carrier quote should never override carrier qualification. FMCSA warns brokers and carriers about identity theft, fraudulent documents and rates that are far outside the market. Verify authority, insurance, company contact information and the identity of the truck and driver before tendering freight.

A CHEAP RATE CAN BE EXPENSIVE

If a carrier quote is dramatically below the rest of the market, investigate why. It may be a legitimate backhaul or repositioning opportunity - or it may be a warning sign.

The Broker Rating Formula to Remember

BUILD IT • BENCHMARK IT • CALL CARRIERS • FIND THE BUY • ADD MARGIN • SELL THE LANE

The best freight brokers use market data and real carrier conversations together. Rate tools give you context. Carrier quotes give you live market feedback. Your final shipper rate should reflect both.

References & 2026 Source Notes

Federal Motor Carrier Safety Administration (FMCSA)

FMCSA broker-transparency rulemaking materials explain that brokered freight pricing is influenced by operating costs, market-rate information, carrier demand, load supply, seasonality, commodity type and economic conditions. FMCSA also notes that broker margins can fluctuate by load because shipper contracts and carrier spot-market costs move differently.

FMCSA's analysis cited research showing average broker margins around the mid-teens in certain configurations and stated that industry self-reported averages were approximately 15%. This guide does not treat 15% as a required or guaranteed margin; it is used only as an educational example.

DAT Freight & Analytics

DAT reported Texas outbound flatbed spot rates at approximately $3.40 per mile during a strong 2026 Texas flatbed market. The Houston-to-San Antonio example in this guide uses that statewide figure only as a broad benchmark, not as a lane-specific guaranteed rate.

FMCSA Broker and Carrier Fraud / Identity Theft Guidance

Used for the reminder to verify carrier identity, authority, documents, truck information and unusual rate behavior before tendering freight.

Educational Note

The Houston-to-San Antonio carrier quotes and accessorial amounts in this e-book are illustrative training numbers created to demonstrate the rating process. They are not live carrier quotes. Freight rates can change by the hour and should be verified before a real shipment is quoted or booked.

Reference date: August 17, 2026.