

Reliable Transportation Association Launches Lloyd's Backed Physical Damage Program for Commercial Auto

New Physical Damage coverage now available in Pennsylvania, Ohio, New Jersey, Illinois, California, and Texas; Georgia, Florida, and additional states to follow

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[Reliable Transportation Association](#)

(RTA) is a premier managing general agent and Lloyd's of London coverholder, reshaping how commercial auto insurance works for fleets and owner-operators in the transportation industry.

As the administrator of [STAR Mutual RRG](#), they announced the launch of their Physical Damage insurance program in the U.S.



The program is underwritten by Lloyd's of London and expands RTA's commercial auto insurance solutions to include coverage for owner-operators and fleets against losses from collisions, rollovers, theft, vandalism, fire, and weather-related events.

RTA members can access the Physical Damage program through STAR Mutual-appointed agents, who can quote and bind coverage for their clients through the RTA's online platform in Pennsylvania, Ohio, New Jersey, California, Illinois, and Texas. Additional states, including Georgia and Florida, are scheduled to launch soon, with the remainder of STAR Mutual footprint to follow by the end of 2025.

The Physical Damage program was built for responsible and safety-conscious operations and rewards commercial auto operators with clean MVRs, favorable loss histories, and operational stability with more competitive pricing. Each additional year of experience contributes to better rating outcomes. The underwriting appetite closely mirrors STAR Mutual RRG's commercial auto liability guidelines, with minor adjustments tailored to physical damage exposures.

The digital platform delivers automated eligibility and quote indication in minutes with underwriters on stand by. Agents receive immediate feedback on risk eligibility and pricing, enabling same-day quoting and binding in most cases. This hybrid approach blends efficiency with underwriting rigor to ensure consistency and transparency across risks.

The program's transparent, data-driven pricing model ties premiums directly to safety data and history, helping agents deliver fair, tailored coverage that rewards safe operations and strengthens relationships with the clients who count on them. There are no financing costs, which eases the financial experience for insureds and reduces administrative complexity for agencies, resulting in a smoother, more predictable process for everyone involved.

Agents already appointed with STAR Mutual RRG can begin offering Physical Damage coverage immediately, without additional contracting or onboarding delays. In addition to streamlined workflows, the program is designed to support the trust agents build with their clients—delivering world-class insurance capacity, backed by Lloyd's of London, with speed, clarity, and reliability. Competitive commissions are available, reinforcing RTA's commitment to its members and representing agents.

"By combining the security and the financial strength of Lloyd's with our advanced instant quoting and eligibility platform, we're equipping agents with a truly modern tool to protect what matters most to their clients—their vehicles, their uptime, and their livelihoods," says Reliable Transportation Association. "This program reflects our continued investment in smarter products, streamlined workflows, and stronger partnerships."

Reliable Transportation Association continues to redefine how commercial auto insurance is done—by removing friction, expanding access, and helping members grow with forward-thinking solutions. As the managing underwriter and distribution partner of STAR Mutual RRG, RTA brings new programs to market through a trusted and growing agent network that prioritizes efficiency, underwriting integrity, and real-world relevance.

STAR Mutual RRG is a licensed insurer specializing in commercial auto liability, serving transportation companies in 40 states. As the exclusive agent network for RTA's program, STAR Mutual ensures alignment in underwriting philosophy and operational standards.

Together, Reliable Transportation Association and STAR Mutual RRG are working to deliver a modern, service-driven future for commercial auto insurance—where trusted agents and empowered clients are supported by reliable, efficient insurance solutions.

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