

# PUBLIC AND SPECIALTY TRANSPORTATION INSURANCE



[www.FirstChicagoInsurance.com/Commercial](http://www.FirstChicagoInsurance.com/Commercial)

**1<sup>st</sup>  
FIRST  
Chicago**  
**INSURANCE COMPANY**  
*PUTTING YOU FIRST SINCE 1920*

Proud member of the Warrior Insurance Network

## Who We Are:

Founded in 1920, First Chicago Insurance Company (FCIC) has been writing commercial auto insurance and specialty commercial auto insurance for nearly a century. From its roots in writing public liability and property damage lines for ice and coal haulers in Chicago, the company has evolved over the decades to become a premier niche auto carrier offering taxi, limousine, paratransit (non-emergency medical transport), and other commercial auto lines in select states.

## What We Offer:

FCIC provides customized insurance plans for taxi, limousine, car service, shuttle bus, and paratransit operations. Our value-driven insurance products along with our claims handling expertise allows our customers to get the most comprehensive insurance products available. To put it simply—we are dedicated to your market.

## Why Choose Us:

First Chicago entered the taxi and limousine markets in Illinois and Indiana in 2007 and 2008, respectively, before expanding to additional states including Louisiana and Pennsylvania. This line now comprises over 90% of the commercial auto business written by FCIC. Despite the entry of ridesharing companies such as Uber and Lyft, we have a strong presence in this niche and insure a large percentage of the taxis in the markets that we proudly serve.

## Public Transportation:

- **Taxis:** individual owner/operator to large fleet associations
- **Limousines:** single traditional black cars to full fleets that have not been modified and seat twelve passengers or less and used on a prearranged basis
- **Stretch Limousines:** luxury type vehicle that has been modified that can seat twelve passengers or less and used on a prearranged basis
- **Car Service:** Pre-arranged basic and luxury operations as well as school ride programs
- **Paratransit/Non-Emergency Medical Transportation (NEMT):** Transportation services offered to patients and healthcare consumers to and from medical appointments. (vehicles with ramps and lifts acceptable, no stretcher or ambulance vehicles)
- **Airport Bus/Airport Limo:** An auto that picks up and transports passengers to airports and their desired location
- **Charter Bus/Limo Bus:** Vehicle chartered for special trips, touring, picnics, outings, games, and similar uses
- **Social Service Agency Auto:** A vehicle used by a government entity, civic, charitable, or social service organization to provide transportation
- **Van Pool:** a vehicle of the station wagon, van, truck or bus type used to provide prearranged commuter transportation for employees to and from work
- **Jitney:** Automobile or motor bus offered upon municipal consent upon a route established wholly within limits of a single municipality
- **Airport Bus/Airport Limo:** An auto that picks up and transports passengers to airports and their desired location.
- **Social Service Agency Auto:** A vehicle used by a government entity, civic, charitable, or social service organization to provide transportation
- *Please note,* FCIC's Public and Specialty Transportation Insurance limits our offerings to vehicles seating 13 passengers or less

## States:

- Illinois
- Indiana
- Louisiana (Limo only)
- New Jersey
- Ohio
- Pennsylvania
- Wisconsin

## Coverages:

- Maximum value up to \$90,000 (higher value available at underwriting discretion)
- Liability up to \$1,000,000 (higher limits available at underwriting discretion and when necessitated by contract)
- Symbols 1, 2, 8, and 9 available when necessitated by contract
- Multiple payment plans available

## FCIC offers appointed agents and their clients:

- Numerous coverage features
- Stability and longevity in the marketplace
- Ability to write new ventures
- Dedicated and experienced underwriting team
- Courteous and professional claims team

*Commercial Auto insurance is issued on policy form series FCMSTX, but First Chicago Insurance Company, Bedford Park, IL. First Chicago Insurance Company is a regional insurance carrier licensed to sell personal auto, commercial auto, and additional insurance lines in Illinois, Indiana, Iowa, Kansas, Louisiana, Missouri, New Jersey, Pennsylvania, and Wisconsin. All products, features, and rates are subject to availability and may vary by state. Please consult your policy and the underwriting guidelines for full details of your coverage, limits, and exclusions.*