

Public and Specialty Transportation Commercial Automobile Insurance



www.FirstChicagoInsurance.com/Commercial

**1st
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 commercial automobile insurance plans for taxi, limousine, car service, shuttle bus, and paratransit operations. Our value-driven insurance products along with our claims handling expertise allows us to help 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, Pennsylvania, Ohio and New Jersey. 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 many of the taxis in the markets that we proudly serve.

Public Transportation:

- **Taxi:** Individual owner/operator to large fleet associations
- **Limousine:** Single traditional black cars to full fleets that have not been modified and seat thirteen passengers or less and used on a prearranged basis
- **Stretch Limousine:** Luxury type vehicle that has been modified that can seat thirteen 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 between 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
- *Please note*, FCIC's Public and Specialty Transportation Insurance Program limits our offerings to vehicles seating thirteen passengers or less

States:

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

Coverages:

- Maximum value up to \$90,000 (vehicles valued over 90,000 must be referred to Underwriting)
- 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



CONTACT:

Commercial Underwriting Department

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