



FIRST Benefits
INSURANCE MUTUAL
WORKERS COMPENSATION

"I am very pleased with the quality workers' comp coverage First Benefits provides to our company. I truly believe we have found a partner committed to meeting our workers' comp and workplace safety needs. From competitive rates to timely response and claims efficiencies, First Benefits continuously provides incomparable customer service."

- Jay McLamb, Chief Financial Officer - Carlie C's

WORKERS' COMP THAT WORKS FOR YOU.

Businesses committed to protecting their employees trust in the power of First Benefits Insurance Mutual.

For over 25 years, we've delivered the personalized customer service, professional underwriting, competitive pricing and efficient claims management needed to help injured workers return to work quickly. Today, we insure 2,100+ businesses represented by more than 200 independent insurance agencies statewide, and we're growing. What sets us apart is our ability to deliver superior workers' compensation coverage with a local, hands-on feel. Our underwriters and claims adjusters are accessible, easy to work with and go above and beyond.

We deliver a personal touch to every client and insurance agent we serve, and that's why more and more businesses choose First Benefits first.

We provide workers' comp across multiple industry segments.

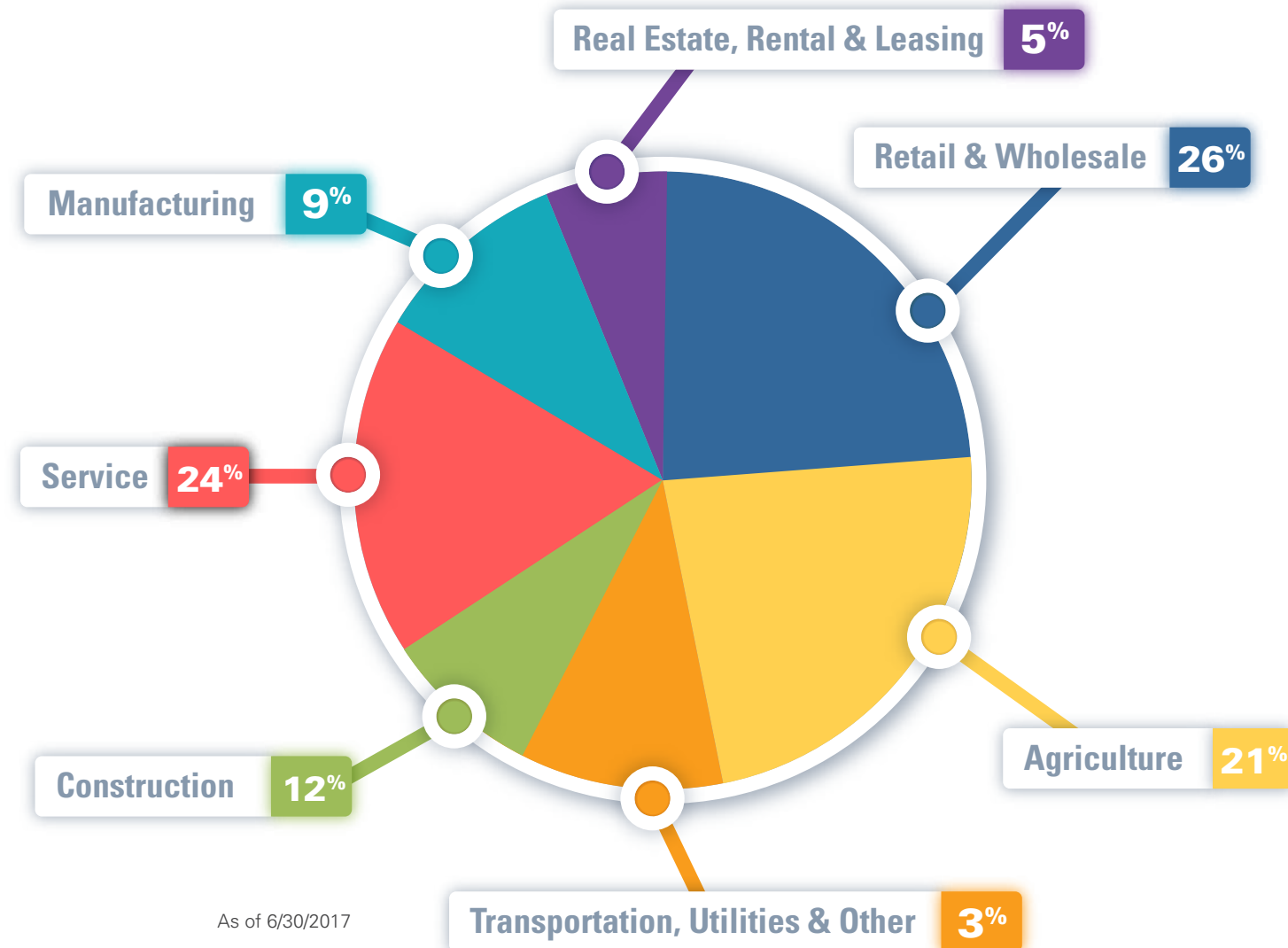
OUR MISSION:

To provide experienced leadership, responsive customer service and efficient claims management to our insurance agents, business owners and their employees.

Experienced.
Responsive.
Efficient.

First Benefit Insurance Mutual is a different kind of insurance carrier. We partner with industry associations as well as Chambers of Commerce to provide workers' comp coverage to their members, delivering service, efficiency and responsiveness.

Visit firstbenefits.org/participating-organizations to learn more.



Accounts we've recently written:

Automobile Dealership
Automobile Service and Repair
Beverage Distributor
Craft Brewery and Taproom
Farm
Furniture Stores
Golf & Country Club
Grocery Stores
HVAC Contractor
Landscaping Contractor
Machine Shop
Offices
Property Management
Restaurants/Taverns
Tire Dealers

SO MANY REASONS TO CHOOSE FIRST BENEFITS.

Focused on customer service.

Competitively priced.

Local and in your community.

Responsive to the needs of the policyholder.

Attentive to the needs of the injured worker.

Growing and financially sound.

"In this business people rarely stop to say thanks. You usually only hear from policyholders when something has gone wrong. So, when one of our policyholders stopped by recently to sign paperwork, we were so pleased when he shared with us that everyone at First Benefits Insurance Mutual has been so accommodating and responsive since he filed his claim. He truly felt that when someone asked questions about how he was doing they were genuine in their concern. And went on to say that while this has been an indescribable, traumatic event both physically and emotionally at no point has the workers' comp process added to his frustrations. Thanks for making us look good! We could not be more proud of our relationship with First Benefits Insurance Mutual and look forward to many more years working together."

- Bryan D. Miranda, Partner - Darden, Miranda & Associates Insurance



In North Carolina and neighboring states,
First Benefits Insurance Mutual /S workers' compensation insurance.

We focus exclusively on workers' comp and have spent more than a quarter
century working together with agents, policyholders and injured workers.

AGENCY SERVICES & UNDERWRITING

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POLICY SERVICES

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CLAIMS

Phone: 800.360.7867

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WORKERS COMPENSATION

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One Product. One Focus. **First Benefits.**
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