



THE FIRST BENEFIT

is Customer Service

- Over 25 years of experience in the industry
- Financial Stability Rating® of *A Exceptional* affords our insureds the confidence that First Benefits will remain financially stable
- Proud to be firmly planted in North Carolina where our business began
- Delivering quality coverage at a competitive rate since 1992
- We provide all of our agents, insureds, and injured workers the best customer service possible in every interaction



We are proud to be the preferred provider of workers' compensation insurance to the members of the NC Craft Brewers Guild.

We look forward to the opportunity to provide you with a competitive price, excellent coverage, and personalized customer service.

And, when you choose First Benefits as your workers' comp insurance provider, it directly supports the NC Craft Brewers Guild.



FIRST Benefits
INSURANCE MUTUAL
WORKERS COMPENSATION

WORKERS' COMPENSATION FAST FACTS

3+

Craft breweries with three or more employees are required by state law to provide workers' compensation insurance.

\$50 - \$100

If you fail to purchase the required workers' compensation insurance you could face fines ranging from \$50 to \$100 per day.

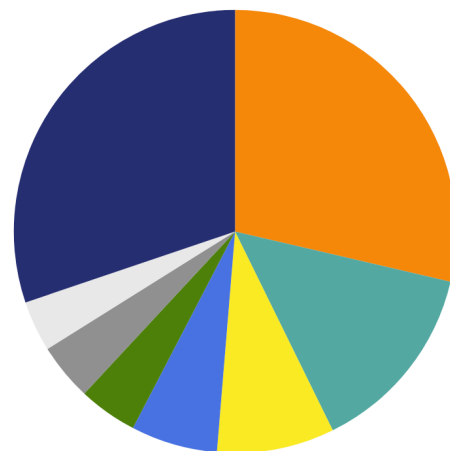
First Benefits is Proud to Partner with



**Our rates for craft breweries
are among the most
competitive in the state!**

**Class Code 2121:
Brewery and Drivers
\$0.91 per \$100 of Payroll**

Common Workers' Compensation Claims



- Overexertion (25.3%)
- Falls (24%)
- Struck by/against object (11.8%)
- Exertions or bodily reactions (7.2%)
- Roadway Incidents (5.3%)
- Slip or trip w/o fall (3.6%)
- Caught in/compressed by equipment (3.5%)
- Repetitive motions (3.1%)

** as listed by leading national insurance companies*

PO Box 1951, Raleigh, NC 27602 | 888.393.2667
info@firstbenefits.org | firstbenefits.org



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