

THE FIRST BENEFIT

is Customer Service

AGENCY PROCEDURES



FIRST Benefits
INSURANCE MUTUAL
WORKERS COMPENSATION

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ABOUT US:

For over **25 years**, we've delivered the customer service, professional underwriting, competitive pricing and efficient claims management needed to help injured workers return to work quickly. Today, we insure **2,500+** businesses across multiple industry segments, and we're growing.

What sets us apart is our ability to deliver superior workers' compensation coverage with a local, hand-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.



OUR MISSION:

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

First Benefits 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.

Please see the following page, or visit firstbenefits.org/participating-organizations/ to learn more.



Focused on customer service.
Competitively priced.
Responsive to the needs of the policyholder.
Attentive to the needs of the injured worker.
Growing and financially sound.



States we cover:

- North Carolina
- Georgia
- Kentucky
- South Carolina
- Virginia

All First Benefits Insurance Mutual policyholders must establish membership in an *industry-related endorsing association* or participating chamber of commerce at the time the policy is bound. Please indicate the appropriate membership qualification below. If you do not have a current membership in either a participating chamber or an industry-related association, your membership requirement may be met by joining the retail association in either state.

The insured will be responsible for initiating the membership process with their industry-related endorsing organization or chamber of commerce. Processing of new business cannot be finalized until membership in one of the endorsing organizations is verified.

First Benefits will verify all membership with correlating industry-related associations and chambers of commerce. If an insured joins an association outside of their industry-related activities, then First Benefits will notify the agent that the membership does not meet the proper membership requirements.

Direct any membership questions to 888-393-2667.

Insured: _____ DBA: _____

Phone (required): _____ Email (required): _____

****Indicate the insured's current membership in one of the endorsing organizations below.****

NORTH CAROLINA

<input type="checkbox"/> North Carolina Retail Merchants Association	(919) 832-0811	ncrma.org
<input type="checkbox"/> Carolinas Food Industry Council	(919) 832-0811	cficweb.org
<input type="checkbox"/> North Carolina Automobile Dealers Association	(800) 264-6223	ncada.com
<input type="checkbox"/> Automotive Service & Tire Alliance	(919) 322-0609	astausa.org
<input type="checkbox"/> Automotive Aftermarket Association of the Mid-South	(919) 821-1314	aaamsonline.com
<input type="checkbox"/> North Carolina Beer and Wine Wholesalers Association	(919) 828-1161	ncbeerwine.com
<input type="checkbox"/> North Carolina Craft Brewers Guild	(919) 851-8588	ncbeer.org
<input type="checkbox"/> North Carolina Christmas Tree Association	(800) 562-8789	ncchristmastrees.com
<input type="checkbox"/> Mount Rodgers Area Christmas Tree Growers Association	(919) 218-1660	mtrogersfraserfir.org
<input type="checkbox"/> Mutual Drug	(919) 596-2151	mutualdrug.com
<input type="checkbox"/> Turfgrass Council of North Carolina	(919) 459-2070	ncturfgrass.org
<input type="checkbox"/> North Carolina Tomato Growers Association	(828) 685-3989	nctomatoes.com

Chamber of Commerce There are approximately 70 participating local NC chambers of commerce. View the most current list on our website at: www.firstbenefits.org/participating-organizations
 Chamber*: _____

*REQUIRED

Company name*: _____
 (As listed in your Chamber or Association Directory for verification)

SOUTH CAROLINA

<input type="checkbox"/> South Carolina Retail Association	(800) 662-7211	scretail.org
<input type="checkbox"/> Carolinas Food Industry Council	(919) 832-0811	cficweb.org
<input type="checkbox"/> Mutual Drug	(919) 596-2151	mutualdrug.com
<input type="checkbox"/> Automotive Aftermarket Association of the Mid-South	(919) 821-1314	aaamsonline.com

KENTUCKY

<input type="checkbox"/> Kentucky Retail Federation	(502) 875-1444	kyretail.com
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AGRICULTURE

<u>Code</u>	<u>Description</u>	<u>Rate</u>
0005	Nursery/Drivers	\$3.45
0008	Gardening—Market	\$2.28
0016	Orchard or Grove	\$5.62
0034	Poultry or Egg Producer	\$4.76
0035	Florist and Drivers	\$2.74
0037	Farm-Field Crops	\$5.90
0079	Berry or Vineyard	\$3.33
0083	Hog Farm	\$5.82
0401	Cotton Gin Operation	\$11.74
2105	Fruit Packaging	\$4.43
8116	Farm Machinery Dealer	\$3.13
8209	Vegetable Packaging	\$3.91

CONSTRUCTION

5022	Masonry NOC	\$15.00
5102	Door & Window Install	\$7.36
5146	Furniture or Fixtures Install	\$5.84
5183	Plumbing NOC	\$3.31
5190	Electrical Wiring Within Bldg	\$3.28
5191	Office Machine Install	\$0.98
5215	Concrete Work—Residential	\$6.66
5221	Concrete or Cement Work	\$5.44
5348	Tile, Stone, Marble Work	\$5.53
5403	Carpentry NOC	\$6.97
5437	Installation of Cabinets or Trim	\$9.23
5445	Drywall Installation	\$17.90
5462	Glazier—Away From Shop	\$5.28
5474	Painting NOC	\$12.02
5478	Floor Covering Installation	\$6.24
5537	HVAC & Drivers	\$4.31
6400	Fence Install & Repair	\$5.86

MANUFACTURING

<u>Code</u>	<u>Description</u>	<u>Rate</u>
2095	Meat Products Mfg.	\$5.28
2130	Liquor Distillery	\$2.62
2143	Fruit Juice Mfg.	\$2.55
2172	Tobacco Products Mfg.	\$1.53
2302	Silk Thread/Yarn Mfg.	\$1.76
2361	Hosiery Mfg.	\$1.64
2501	Clothing Mfg.	\$3.02
2570	Mattress Mfg.	\$3.66
2759	Box or Box Shook Mfg.	\$6.50
2802	Carpentry Shop	\$4.87
2841	Woodenware Mfg. NOC	\$3.51
2883	Furniture Mfg.	\$3.62
3040	Iron or Steel Fabrication Shop	\$5.21
3064	Sign Mfg.-Metal	\$4.01
3076	Sheet Metal Prod. Mfg.	\$3.56
3113	Tool Mfg Not Dropped	\$2.02
3119	Needle/Pen Point Mfg.	\$1.05
3179	Elect Apparatus NOC	\$1.95
3612	Pump Mfg.	\$2.15
3629	Prec Machine Parts	\$1.78
3632	Machine Shop	\$3.60
4243	Box Manufacturing	\$2.13
4299	Printing	\$1.78
4484	Plastic Mold	\$3.50
6834	Boat Building & Repair	\$3.49
8304	Grain Elevator Operation	\$6.92

TRANSPORTATION

7231	Mail Delivery	\$9.85
7380	Drivers	\$6.18
7705	NonEmerg. Medical Transport	\$4.48
8350	Gasoline Dealers & Drivers	\$5.76

RETAIL & SERVICES

<u>Code</u>	<u>Description</u>	<u>Rate</u>
0042	Landscape/Drivers	\$7.15
2121	Brewery & Drivers	\$1.31
2589	Dry Cleaning—Retail	\$2.55
8006	Convenience Store	\$2.62
8008	Clothing Store	\$1.46
8010	Hardware Store	\$2.08
8017	Store—Retail NOC	\$1.69
8033	Grocery Store	\$1.97
8045	Drug Store/Pharmacy	\$0.87
8380	Auto Service & Repair	\$2.49
8393	Auto Body Repair	\$1.52
8742	Salespersons	\$0.26
8748	Auto Salespersons	\$0.49
8810	Clerical Office Employees	\$0.12
8826	Retirement Living Centers	\$2.51
8831	Hospital-Veterinary	\$1.38
8832	Medical Office	\$0.30
8868	College Employees	\$0.41
8869	Child Day Care Center	\$1.29
9014	Janitorial Services	\$4.36
9015	Property Management	\$3.52
9052	Hotels	\$2.15
9060	Country Club—All Employees	\$1.41
9061	Club NOC	\$1.27
9082	Restaurant NOC	\$1.59
9083	Restaurant— Fast Food	\$1.66
9101	College— All Other	\$3.64
9102	Lawn Maintenance	\$3.19
9403	Garbage, Refuse Collection	\$8.82
9586	Barbershop, Hair Salon	\$0.56
9620	Funeral Directors	\$1.24

The classes above are just a sampling of First Benefits' Preferred Class Codes. For questions about eligibility call 888.393.2667



AGRICULTURE

<u>Code</u>	<u>Description</u>	<u>Rate</u>
0005	Nursery/Drivers	\$1.60
0008	Gardening—Market	\$1.50
0016	Orchard or Grove	\$2.96
0034	Poultry or Egg Producer	\$1.81
0035	Florist and Drivers	\$1.58
0037	Farm-Field Crops	\$1.96
0079	Berry or Vineyard	\$2.19
0083	Hog Farm	\$2.54
0401	Cotton Gin Operation	\$6.11
2105	Fruit Packaging	\$2.41
8116	Farm Machinery Dealer	\$1.34
8209	Vegetable Packaging	\$2.22

CONSTRUCTION

5022	Masonry NOC	\$4.35
5102	Door & Window Install	\$4.53
5146	Furniture or Fixtures Install	\$3.68
5183	Plumbing NOC	\$1.57
5190	Electrical Wiring Within Bldg	\$1.87
5191	Office Machine Install	\$0.57
5215	Concrete Work—Residential	\$3.42
5221	Concrete or Cement Work	\$2.66
5348	Tile, Stone, Marble Work	\$3.31
5403	Carpentry NOC	\$5.01
5437	Installation of Cabinets or Trim	\$3.68
5445	Drywall Installation	\$4.19
5462	Glazier—Away From Shop	\$4.43
5474	Painting NOC	\$3.52
5478	Floor Covering Installation	\$2.71
5537	HVAC & Drivers	\$2.48
6400	Fence Install & Repair	\$3.09

MANUFACTURING

<u>Code</u>	<u>Description</u>	<u>Rate</u>
2095	Meat Products Mfg.	\$2.19
2130	Liquor Distillery	\$1.34
2143	Fruit Juice Mfg.	\$1.47
2172	Tobacco Products Mfg.	\$1.20
2302	Silk Thread/Yarn Mfg.	\$1.04
2361	Hosiery Mfg.	\$0.98
2501	Clothing Mfg.	\$1.33
2570	Mattress Mfg.	\$2.08
2759	Box or Box Shook Mfg.	\$3.93
2802	Carpentry Shop	\$2.99
2841	Woodenware Mfg. NOC	\$2.42
2883	Furniture Mfg.	\$1.91
3040	Iron or Steel Fabrication Shop	\$3.04
3064	Sign Mfg.-Metal	\$1.98
3076	Sheet Metal Prod. Mfg.	\$1.74
3113	Tool Mfg Not Dropped	\$1.33
3119	Needle/ Pen Point Mfg.	\$0.93
3179	Elect Apparatus NOC	\$2.39
3612	Pump Mfg.	\$1.33
3629	Prec Machine Parts	\$0.84
3632	Machine Shop	\$1.69
4243	Box Manufacturing	\$1.33
4299	Printing	\$1.40
4484	Plastic Mold	\$1.62
6834	Boat Building & Repair	\$2.39
8304	Grain Elevator Operation	\$2.88

TRANSPORTATION

7231	Mail Delivery	\$3.26
7380	Drivers	\$4.03
7705	NonEmerg. Medical Transport	\$3.85
8350	Gasoline Dealers & Drivers	\$4.86

RETAIL & SERVICES

<u>Code</u>	<u>Description</u>	<u>Rate</u>
0042	Landscape/Drivers	\$3.33
2121	Brewery & Drivers	\$0.83
2589	Dry Cleaning—Retail	\$1.24
8006	Convenience Store	\$1.32
8008	Clothing Store	\$0.60
8010	Hardware Store	\$1.17
8017	Store—Retail NOC	\$0.67
8033	Grocery Store	\$1.13
8045	Drug Store/Pharmacy	\$0.40
8380	Auto Service & Repair	\$1.54
8393	Auto Body Repair	\$1.01
8742	Salespersons	\$0.23
8748	Auto Salespersons	\$0.34
8810	Clerical Office Employees	\$0.11
8831	Hospital-Veterinary	\$0.74
8832	Medical Office	\$0.16
8868	College Employees	\$0.25
8869	Child Day Care Center	\$0.64
9014	Janitorial Services	\$1.50
9015	Property Management	\$1.76
9052	Hotels	\$1.04
9060	Country Club—All Employees	\$0.95
9061	Club NOC	\$0.66
9082	Restaurant NOC	\$0.63
9083	Restaurant— Fast Food	\$0.71
9101	College— All Other	\$1.89
9102	Lawn Maintenance	\$1.68
9403	Garbage, Refuse Collection	\$4.34
9586	Barbershop, Hair Salon	\$0.26
9620	Funeral Directors	\$0.88

The classes above are just a sampling of First Benefits' Preferred Class Codes. For questions about eligibility call 888.393.2667

AGRICULTURE

<u>Code</u>	<u>Description</u>	<u>Rate</u>
0005	Nursery/Drivers	\$2.03
0008	Gardening—Market	\$1.38
0016	Orchard or Grove	\$3.84
0034	Poultry or Egg Producer	\$2.21
0035	Florist and Drivers	\$1.43
0037	Farm-Field Crops	\$2.52
0079	Berry or Vineyard	\$1.63
0083	Hog Farm	\$2.69
0401	Cotton Gin Operation	\$5.73
2105	Fruit Packaging	\$2.41
8116	Farm Machinery Dealer	\$1.49
8209	Vegetable Packaging	\$2.20

CONSTRUCTION

5022	Masonry NOC	\$4.60
5102	Door & Window Install	\$3.96
5146	Furniture or Fixtures Install	\$3.31
5183	Plumbing NOC	\$2.35
5190	Electrical Wiring Within Bldg	\$2.20
5191	Office Machine Install	\$0.60
5215	Concrete Work—Residential	\$3.61
5221	Concrete or Cement Work	\$2.74
5348	Tile, Stone, Marble Work	\$2.81
5403	Carpentry NOC	\$4.19
5437	Installation of Cabinets or Trim	\$4.32
5445	Drywall Installation	\$6.60
5462	Glazier—Away From Shop	\$4.13
5474	Painting NOC	\$4.71
5478	Floor Covering Installation	\$2.58
5537	HVAC & Drivers	\$3.04
6400	Fence Install & Repair	\$3.16

MANUFACTURING

<u>Code</u>	<u>Description</u>	<u>Rate</u>
2095	Meat Products Mfg.	\$2.46
2130	Liquor Distillery	\$1.38
2143	Fruit Juice Mfg.	\$1.66
2172	Tobacco Products Mfg.	\$1.04
2302	Silk Thread/Yarn Mfg.	\$1.18
2361	Hosiery Mfg.	\$1.06
2501	Clothing Mfg.	\$1.39
2570	Mattress Mfg.	\$2.46
2759	Box or Box Shook Mfg.	\$3.58
2802	Carpentry Shop	\$3.06
2841	Woodenware Mfg. NOC	\$2.54
2883	Furniture Mfg.	\$2.50
3040	Iron or Steel Fabrication Shop	\$2.84
3064	Sign Mfg.-Metal	\$2.16
3076	Sheet Metal Prod. Mfg.	\$2.03
3113	Tool Mfg Not Dropped	\$1.18
3119	Needle/ Pen Point Mfg.	\$0.50
3179	Elect Apparatus NOC	\$1.03
3612	Pump Mfg.	\$1.06
3629	Prec Machine Parts	\$0.93
3632	Machine Shop	\$1.49
4243	Box Manufacturing	\$1.09
4299	Printing	\$1.08
4484	Plastic Mold	\$1.70
6834	Boat Building & Repair	\$2.16
8304	Grain Elevator Operation	\$3.18

TRANSPORTATION

7231	Mail Delivery	\$6.15
7380	Drivers	\$4.17
7705	NonEmerg. Medical Transport	\$3.29
8350	Gasoline Dealers & Drivers	\$5.38

RETAIL & SERVICES

<u>Code</u>	<u>Description</u>	<u>Rate</u>
0042	Landscape/Drivers	\$3.10
2121	Brewery & Drivers	\$0.91
2589	Dry Cleaning—Retail	\$1.43
8006	Convenience Store	\$1.69
8008	Clothing Store	\$0.88
8010	Hardware Store	\$1.15
8017	Store—Retail NOC	\$0.93
8033	Grocery Store	\$1.13
8045	Drug Store/Pharmacy	\$0.49
8380	Auto Service & Repair	\$1.45
8393	Auto Body Repair	\$1.03
8742	Salespersons	\$0.20
8748	Auto Salespersons	\$0.41
8810	Clerical Office Employees	\$0.08
8831	Hospital-Veterinary	\$0.82
8832	Medical Office	\$0.20
8868	College Employees	\$0.34
8869	Child Day Care Center	\$0.73
9014	Janitorial Services	\$1.89
9015	Property Management	\$1.84
9052	Hotels	\$1.01
9060	Country Club—All Employees	\$0.92
9061	Club NOC	\$0.69
9082	Restaurant NOC	\$0.75
9083	Restaurant— Fast Food	\$0.82
9101	College— All Other	\$2.24
9102	Lawn Maintenance	\$2.08
9403	Garbage, Refuse Collection	\$5.49
9586	Barbershop, Hair Salon	\$0.29
9620	Funeral Directors	\$0.98

The classes above are just a sampling of First Benefits' Preferred Class Codes. For questions about eligibility call 888.393.2667

AGRICULTURE

<u>Code</u>	<u>Description</u>	<u>Rate</u>
0005	Nursery/Drivers	\$2.82
0008	Gardening—Market	\$2.26
0016	Orchard or Grove	\$3.77
0034	Poultry or Egg Producer	\$3.38
0035	Florist and Drivers	\$2.23
0037	Farm-Field Crops	\$4.10
0079	Berry or Vineyard	\$3.16
0083	Hog Farm	\$4.53
0401	Cotton Gin Operation	\$8.55
2105	Fruit Packaging	\$3.78
8116	Farm Machinery Dealer	\$2.76
8209	Vegetable Packaging	\$4.79

CONSTRUCTION

5022	Masonry NOC	\$6.77
5102	Door & Window Install	\$6.04
5146	Furniture or Fixtures Install	\$4.86
5183	Plumbing NOC	\$2.75
5190	Electrical Wiring Within Bldg	\$3.33
5191	Office Machine Install	\$0.99
5215	Concrete Work—Residential	\$5.17
5221	Concrete or Cement Work	\$4.01
5348	Tile, Stone, Marble Work	\$3.95
5403	Carpentry NOC	\$4.82
5437	Installation of Cabinets or Trim	\$6.99
5445	Drywall Installation	\$6.69
5462	Glazier—Away From Shop	\$4.78
5474	Painting NOC	\$7.15
5478	Floor Covering Installation	\$3.44
5537	HVAC & Drivers	\$3.89
6400	Fence Install & Repair	\$5.13

MANUFACTURING

<u>Code</u>	<u>Description</u>	<u>Rate</u>
2095	Meat Products Mfg.	\$4.26
2130	Liquor Distillery	\$1.58
2143	Fruit Juice Mfg.	\$2.35
2172	Tobacco Products Mfg.	\$1.49
2302	Silk Thread/Yarn Mfg.	\$1.41
2361	Hosiery Mfg.	\$1.37
2501	Clothing Mfg.	\$2.34
2570	Mattress Mfg.	\$3.00
2759	Box or Box Shook Mfg.	\$5.27
2802	Carpentry Shop	\$3.90
2841	Woodenware Mfg. NOC	\$3.98
2883	Furniture Mfg.	\$3.38
3040	Iron or Steel Fabrication Shop	\$5.21
3064	Sign Mfg.-Metal	\$3.25
3076	Sheet Metal Prod. Mfg.	\$2.26
3113	Tool Mfg Not Dropped	\$1.55
3119	Needle/ Pen Point Mfg.	\$0.81
3179	Elect Apparatus NOC	\$1.83
3612	Pump Mfg.	\$1.66
3629	Prec Machine Parts	\$1.40
3632	Machine Shop	\$2.56
4243	Box Manufacturing	\$1.83
4299	Printing	\$1.70
4484	Plastic Mold	\$2.46
6834	Boat Building & Repair	\$2.79
8304	Grain Elevator Operation	\$4.85

TRANSPORTATION

7231	Mail Delivery	\$8.57
7380	Drivers	\$5.81
7705	NonEmerg. Medical Transport	\$5.42
8350	Gasoline Dealers & Drivers	\$6.29

RETAIL & SERVICES

<u>Code</u>	<u>Description</u>	<u>Rate</u>
0042	Landscape/Drivers	\$4.85
2121	Brewery & Drivers	\$1.17
2589	Dry Cleaning—Retail	\$2.01
8006	Convenience Store	\$1.92
8008	Clothing Store	\$1.28
8010	Hardware Store	\$1.68
8017	Store—Retail NOC	\$1.31
8033	Grocery Store	\$1.68
8045	Drug Store/Pharmacy	\$0.84
8380	Auto Service & Repair	\$2.58
8393	Auto Body Repair	\$1.58
8742	Salespersons	\$0.33
8748	Auto Salespersons	\$0.57
8810	Clerical Office Employees	\$0.17
8831	Hospital-Veterinary	\$1.02
8832	Medical Office	\$0.31
8868	College Employees	\$0.37
8869	Child Day Care Center	\$0.98
9014	Janitorial Services	\$2.77
9015	Property Management	\$3.18
9052	Hotels	\$1.47
9060	Country Club—All Employees	\$1.63
9061	Club NOC	\$1.25
9082	Restaurant NOC	\$1.28
9083	Restaurant— Fast Food	\$1.29
9101	College— All Other	\$3.10
9102	Lawn Maintenance	\$2.41
9403	Garbage, Refuse Collection	\$7.18
9586	Barbershop, Hair Salon	\$0.46
9620	Funeral Directors	\$1.23

The classes above are just a sampling of First Benefits' Preferred Class Codes. For questions about eligibility call 888.393.2667

AGRICULTURE

<u>Code</u>	<u>Description</u>	<u>Rate</u>
0005	Nursery/Drivers	\$1.53
0008	Gardening—Market	\$1.36
0016	Orchard or Grove	\$2.92
0034	Poultry or Egg Producer	\$2.13
0035	Florist and Drivers	\$1.45
0037	Farm-Field Crops	\$2.64
0079	Berry or Vineyard	\$1.59
0083	Hog Farm	\$2.95
0401	Cotton Gin Operation	\$5.76
2105	Fruit Packaging	\$2.35
8116	Farm Machinery Dealer	\$1.53
8209	Vegetable Packaging	\$2.16

CONSTRUCTION

5022	Masonry NOC	\$3.55
5102	Door & Window Install	\$3.24
5146	Furniture or Fixtures Install	\$3.16
5183	Plumbing NOC	\$1.80
5190	Electrical Wiring Within Bldg	\$1.29
5191	Office Machine Install	\$0.44
5215	Concrete Work—Residential	\$3.32
5221	Concrete or Cement Work	\$2.35
5348	Tile, Stone, Marble Work	\$2.25
5403	Carpentry NOC	\$3.16
5437	Installation of Cabinets or Trim	\$4.04
5445	Drywall Installation	\$3.72
5462	Glazier—Away From Shop	\$2.77
5474	Painting NOC	\$3.07
5478	Floor Covering Installation	\$2.01
5537	HVAC & Drivers	\$1.92
6400	Fence Install & Repair	\$2.77

MANUFACTURING

<u>Code</u>	<u>Description</u>	<u>Rate</u>
2095	Meat Products Mfg.	\$2.24
2130	Liquor Distillery	\$1.09
2143	Fruit Juice Mfg.	\$1.48
2172	Tobacco Products Mfg.	\$0.76
2302	Silk Thread/Yarn Mfg.	\$1.15
2361	Hosiery Mfg.	\$0.97
2501	Clothing Mfg.	\$1.29
2570	Mattress Mfg.	\$1.78
2759	Box or Box Shook Mfg.	\$4.08
2802	Carpentry Shop	\$2.08
2841	Woodenware Mfg. NOC	\$2.23
2883	Furniture Mfg.	\$2.15
3040	Iron or Steel Fabrication Shop	\$2.84
3064	Sign Mfg.-Metal	\$1.85
3076	Sheet Metal Prod. Mfg.	\$1.59
3113	Tool Mfg Not Dropped	\$0.79
3119	Needle/ Pen Point Mfg.	\$0.48
3179	Elect Apparatus NOC	\$0.79
3612	Pump Mfg.	\$0.92
3629	Prec Machine Parts	\$0.91
3632	Machine Shop	\$1.39
4243	Box Manufacturing	\$1.37
4299	Printing	\$0.94
4484	Plastic Mold	\$1.33
6834	Boat Building & Repair	\$1.83
8304	Grain Elevator Operation	\$3.42

TRANSPORTATION

7231	Mail Delivery	\$4.36
7380	Drivers	\$3.03
7705	NonEmerg. Medical Transport	\$2.64
8350	Gasoline Dealers & Drivers	\$3.76

RETAIL & SERVICES

<u>Code</u>	<u>Description</u>	<u>Rate</u>
0042	Landscape/Drivers	\$2.95
2121	Brewery & Drivers	\$0.68
2589	Dry Cleaning—Retail	\$1.12
8006	Convenience Store	\$1.18
8008	Clothing Store	\$0.73
8010	Hardware Store	\$1.17
8017	Store—Retail NOC	\$1.00
8033	Grocery Store	\$1.08
8045	Drug Store/Pharmacy	\$0.38
8380	Auto Service & Repair	\$1.45
8393	Auto Body Repair	\$0.69
8742	Salespersons	\$0.12
8748	Auto Salespersons	\$0.29
8810	Clerical Office Employees	\$0.06
8831	Hospital-Veterinary	\$0.88
8832	Medical Office	\$0.14
8868	College Employees	\$0.22
8869	Child Day Care Center	\$0.60
9014	Janitorial Services	\$1.31
9015	Property Management	\$1.28
9052	Hotels	\$1.00
9060	Country Club—All Employees	\$0.93
9061	Club NOC	\$0.63
9082	Restaurant NOC	\$0.84
9083	Restaurant— Fast Food	\$0.79
9101	College— All Other	\$1.94
9102	Lawn Maintenance	\$1.53
9403	Garbage, Refuse Collection	\$4.25
9586	Barbershop, Hair Salon	\$0.23
9620	Funeral Directors	\$0.80

The classes above are just a sampling of First Benefits' Preferred Class Codes. For questions about eligibility call 888.393.2667



CONTRACTOR REQUIREMENTS		
All Contractor Business Must Meet The Below Criteria for Consideration		
2 or More Employees	\$40,000 or More in Employee Payroll	No Work Above 2 Stories

OFFICERS & PARTNERS ANNUAL MAXIMUM PAYROLLS				
State	Officers Min	Officers Max	Partner/Sole Proprietor	Effective
NC	\$52,000	\$104,000	\$52,100 Flat	4/1/2022
GA	\$59,800	\$239,200	\$59,700 Flat	3/1/2022
SC	\$23,400	\$187,200	\$47,000 Flat	4/1/2022
VA	\$31,200	\$124,800	\$62,100 Flat	4/1/2022
KY	\$46,800	\$192,400	\$47,700 Flat	1/1/2022
State	Included		Excluded	
NC	Corporate Officers		Members of LLC, Partners & Sole Proprietors	
GA	Corporate Officers & Members of LLC		Partners & Sole Proprietors	
SC	Corporate Officers		Members of LLC, Partners & Sole Proprietors	
VA	Corporate Officers & Members of LLC		Partners & Sole Proprietors	
KY	Corporate Officers		Members of LLC, Partners & Sole Proprietors	

INELIGIBLE OPERATIONS			
Not All Inclusive			
Airport	Dams, Dikes, Locks or Revetment	Mfg. and Refining of Petroleum	Roofing & Framing
Amusement Parks	Demolition Work	Mass Transit Authorities	Security Guards
Arms and Munitions Manufacturing	Explosives	Mining	Street or Road Construction
Asbestos Work	Federal Acts	Offshore Drilling	Towing (For-Hire)
Baggage Handling Companies	Fuse Manufacturing	PEO's and Temporary Staffing Services	Trucking (For-Hire & Long Haul)
Caisson or Cofferdam Work	General Contractors	Police and Fire	Tunneling Operations
Carnival Workers	Home Health Care	Professional Athletic Teams	Underwater Work
Cattle & Equine	Logging	Railroad or Railroad Maintenance	Watchman & Security Guard Companies
Commercial Airlines Personnel	Mfg of Pharmaceuticals or Chemicals	Rock Excavation	Water Authorities



Procedures for Submitting, Binding, and Issuing New Policies

AGENTS HAVE NO BINDING AUTHORITY

Submitting New Business for Quoting

- Agent should complete online quote on agent web portal at www.firstbenefits.org and click on “Submit to Underwriting” button, or:
- Submit completed ACORD 125 and 130 applications to underwriting for quoting
- Provide a narrative of operations
- Provide narrative of experience if new venture
- Submission should include 3 years of currently valued loss runs (5 years if the account has a high experience modification factor)
- An explanation of any losses over \$5,000 is required along with corrective actions the prospective client has undertaken to prevent further losses
- Supplemental application completed and submitted to underwriting for review (supplemental applications may be found at <http://www.firstbenefits.org/agents/forms-supplementals>)
- A premium history should be provided to determine historical loss ratio
- A target premium for pricing consideration should be provided

Binding of New Business Accounts

- Agent emails request to bind coverage to underwriting with effective date of coverage, copy of signed quote, and payment plan requested

Required Items for Issuing of New Business Accounts

- ACORD 130 signed by appointed agent and applicant
- If not included on ACORD applications, provide contact information for applicant (name, email address, and phone number)
- Applicable Inclusion or Exclusion forms signed by owner(s) or officer(s)
- Completed Association Membership Identification Form indicating current membership status
 - Provide email address for prospective member of NC Retail Merchants Association
 - All other memberships must be current at time of policy issuance
- Pay Plan Form signed by applicant indicating choice of plan
- Down payment
 - Check mailed to: **PO Box 1951 Raleigh, NC 27602**
 - ACH or Credit Card Payment may be made over the phone at **855-228-4931**

Description of Payment Plans and Fees

Payments:

- EFT - Contact policy services at 855-228-4931
- Credit Card - Contact policy services at 855-228-4931
- Check - PO Box 1951
Raleigh, NC 27602

Fees:

- NO Installment Fees
- Late Fees -
 - \$10 - South Carolina, Kentucky
 - \$25 - Georgia, North Carolina, Virginia

Payment Plans and Installments	Payment Plan Details
Annual Pay	Full annual premium. Annualized premiums of \$1,000 or less require full annual payment. Annual audit.
Quarterly Payment	Available for premiums over \$1,000. 25% deposit plus Expense Constant. Three equal payments. Annual Audit.
Monthly Payment	Available for premiums over \$1,000. 10% deposit plus Expense Constant. Ten equal payments. Annual Audit.
Twelve Equal Payments	Available for premiums over \$25,000. First payment will include Expense Constant.
Monthly Self Reporting	Available for premiums over \$2,500. 25% deposit plus Expense Constant. Deposit held in escrow against termination. Escrow deposit may be returned to policyholder after five continuous years of coverage (subject to company discretion). Policyholder receives monthly self audit worksheet to calculate payment and submit premium.
Monthly Self Reporting for Accounts in Excess of \$10,000 Annual Premium	Available for premiums over \$10,000. 10% deposit plus Expense Constant. Deposit held in escrow against termination. Escrow deposit may be returned to policyholder after five continuous years of coverage (subject to company discretion). Policyholder receives monthly self audit worksheet to calculate payment and submit premium.



Renewal Process, Audits, Cancellations & Endorsements

Annual Renewal Worksheets

- Ninety-days prior to expiration, policyholders will receive an Annual Renewal Worksheet allowing them to update policy information before their Estimated Premium Invoice is generated for the upcoming policy year. The insured must verify the information on the renewal worksheet to ensure complete accuracy:

Name of Business	#	O	h
Mailing Address	Type of Business	@	-
Physical Address	Type of Entity	-	h
	Tax ID#		

Estimated Premium Invoice

- In the month prior to expiration, policyholders will receive an Estimated Premium Invoice for the upcoming policy term which will reflect changes taken from the renewal worksheet. For those on the monthly payment plan who realized a premium increase, the Estimated Premium Invoice will include an increase to the 25% or 10% deposit as well.

Payroll Audits

- ACORD 130 signed by appointed Annual payroll audits are performed by an outside auditing company. Because policies are issued based on estimated payroll, any temporary labor and amounts paid to subcontractors without Certificates of Insurance may result in adjustments to final premium. Some insureds will receive a mail/voluntary audit, while others will experience a physical audit. We require Employer's Quarterly Tax and Wage Reports, IRS Form 941 and Form NCU 101.
- If subcontractors have been utilized, Certificates of Insurance must be included, or the policyholder will be responsible for the subcontractor portion of workers' compensation premium. Final audit invoices will reflect any discrepancies.

Notice of Cancellation

- **15-day Notice of Cancellation:**
 - Non-payment of premium
- **30-day Notice of Cancellation:**
 - Change of exposure
 - Failure to submit monthly payroll reports
 - Failure to furnish year-end audit information
 - Non-renewal of Association membership
- **45-day Notice of Cancellation:**
 - Non-compliance with loss control recommendations

Insured Request

- Agents must provide a completed Cancellation Request/ Policy Release Form, ACORD 35, or submit on the insured's letterhead a cancellation request that includes:
 - The signature of owner
 - Reason for termination
 - Effective date of cancellation
 - Mid-policy cancellations will result in a short-rate penalty calculated on the NCCI table.

Agent of Record Change Procedures

- Submit an ACORD 36 or have the insured request this change in writing on company letterhead (include effective date and signature of corporate officer or owner) within fourteen days of the effective date at a minimum. A new ACORD 130 application will be required from the newly appointed agent.

Reinstatements

- Reinstatement requests will be determined by the First Benefits Insurance Mutual Underwriting Department.

Endorsements: *Changes Requiring an Endorsement*

- Name Change/Address Change
- Changes in Legal Entity
- Change in Federal Employer ID Number
- Additional Locations
- Ownership Change (*may require new application*)
- Exposure Changes



GUIDE TO REPORTING WORKERS' COMPENSATION CLAIMS

SECURE MEDICAL TREATMENT

- **First: secure medical treatment for an employee who is injured at work.** Arrange transportation to a preferred medical provider such as an urgent care facility if assistance is needed. In an emergency, dial 911.
- Employers are required to provide medical treatment to an employee who is injured at work. Every state has different legal requirements about who may select medical providers to deliver appropriate care. Please visit our website at <https://www.firstbenefits.org/claims/> and click on the state where the accident occurred to learn more about your responsibilities to provide timely medical care and to locate an appropriate medical provider.
- Early intervention utilizing a preferred medical provider can mitigate overall claim costs.

IMMEDIATELY REPORT THE CLAIM TO FIRST BENEFITS INSURANCE MUTUAL, INC.

- Immediately after medical treatment has been secured, the employer must submit a completed *First Report of Injury or Illness* to First Benefits. A *First Report* can be located by visiting our website at <https://www.firstbenefits.org/claims/> and clicking on "First Report of Injury or Illness." A *First Report* should be submitted within 24-hours of an accident unless the **injury is catastrophic in which case the employer should immediately file the *First Report* and call the Claims Department (1-800-360-7867).**
- Promptly reporting a claim allows us to quickly initiate an investigation and mitigate your risk.
- A claims representative will contact the employer and the employee within 48-business hours after receipt of a completed *First Report*.
- Every state has different claim filing requirements and related penalties for late reports. Below is a state-by-state list of filing requirements and penalties.

State	Reporting Requirements	Fines
Georgia	Immediately upon knowledge of injury	Between \$100 and \$1,000 plus assessment of attorney's fees
Kentucky	Within 3 working days of knowledge of injury	Between \$100 and \$1,000
North Carolina	Within 5 days of the occurrence and knowledge of injury	Between \$5 and \$25
South Carolina	Within 10 business days of the occurrence and knowledge of injury	Late reporting fine plus \$5 for each day late
Virginia	Within 10 days of the occurrence and knowledge of injury	Between \$500 and \$5,000

Important Note for Employers: *The filing of a First Report is not an admission of liability. Only report objective information. If necessary, subjective opinions may accompany the First Report submitted to the claims department but should not be reflected on the First Report.*

HOW TO REPORT A CLAIM

Send a completed *First Report* to First Benefits by email or fax.

EMAIL: claims@firstbenefits.org • **FAX:** 919.977.5844 • **PHONE:** 800.360.7867



SELECTING A PREFERRED MEDICAL PROVIDER

Early treatment of an injury by a Preferred Medical Provider decreases the costs of a worker's compensation claim.

States have a wide range of requirements for selecting a medical provider for an injured worker. Some states allow employers to select medical providers to treat injured workers while some states allow employees to choose their treating physician. Other states require employers to offer their employees a panel of physicians from which they can choose their provider. No matter what your state requires, it is always best to identify medical providers who can treat your employees before there is an injury and to make that information available to your employees. First Benefits Insurance Mutual, Inc. can help you locate providers to treat injured employees.

As a policyholder, you have access to our Preferred Medical Provider network. The network is extensive so you should be able to easily find providers located near you—whether it be an urgent care clinic or specialty orthopedist. Just search the website listed below to find providers near you.

EMPLOYER'S CHOICE NETWORK: www.employchoice.com

- Click on "Provider Search"
- Scroll down to "Client Login" and click "Login"
- Enter USERNAME: Strata and PASSWORD: ECN99, then select "Login"
- Select "Quick Search" and enter your work address then click "Find Providers"
- In all cases except emergencies where 911 is called, we recommend that a "Clinic" close to your workplace serve as your preferred medical provider for initial treatment rather than a hospital.
- Post the name and contact information of the Clinic so that all employees will know where to go in case of injury .
- If you need to locate a medical provider based on specialty, "Address Search" and "Region/Provider Listings" offer more extensive search options. These options will allow you to search for orthopedists who treat the hand, for example.

If you are located in a panel state like Georgia or Virginia, you can create a panel by using the "Quick Search" function and following the instructions below:

- Once an initial list of providers populates, you can choose the specific providers you want on your panel by using the "replace," "remove" and "add custom provider to this section" buttons on the screen.
 - If you select "replace" under a particular provider's name, the system will give you a list of replacement options. Just click on "choose" beside the provider's name you wish to add.
 - If you select "remove" under a specific provider's name, you will remove that provider from your panel.
 - If you select "add custom provider to this section" you will need the name, address, and phone number of the provider you wish to include on your panel.
 - Once complete, scroll to the bottom of the screen and select "Create Panel." Your specified panel will then populate.
- Download or print the panel and post the information so that all employees will know where to go for treatment in case of injury.

Loss Control Services

At First Benefits Insurance Mutual, we believe in helping our customers create, implement, and maintain a safe working environment. We are pleased to offer an array of safety materials and inspections to assist in the promotion of a safe working environment for your employees. These resources can be a valuable tool that helps develop a program specific to your company's individual needs.

First Benefits' Loss Control Division will provide services such as: facility audits, safety program reviews and development, on-site training, safety team development, and incident trend analysis. We look forward to using the benefit of technology to bring you timely information and useful guidance. Future resources that will be available will include incident reporting/tracking applications and other online services.

Here are a few of the expanded loss control services we have to offer at no cost to our policyholders:

- Evaluation of Operations for Potential Hazards and Provide Training on Findings
- On-site Inspection Services and Safety Audits with Recommendations for Improvement
- Accident Investigation Training
- OSHA Review and Training
- Ergonomic Evaluations Including Material Handling and Lifting Safety Training
- Driver and Vehicle Safety Evaluations

We want First Benefits' Loss Control Division to be your "go to" resource to assist you in the development, expansion and improvement of your loss control processes to minimize hazards and prevent workplace injuries.

Should you have additional questions about loss control services and risk management, please contact Underwriting at 1-888-393-2667 for details.





FIRST Benefits
INSURANCE MUTUAL
WORKERS COMPENSATION

Contact Us

Agency Services & Marketing

Phone: 888.393.2667 or
919.832.7215
marketing@firstbenefits.org

Policy Services & Payments

Phone: 855.228.4931
Fax: 855.228.4932
policyserv@firstbenefits.org

Underwriting

Phone: 888.393.2667 or
919.832.7215
underwriting@firstbenefits.org

Claims

Phone: 800.360.7867
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claims@firstbenefits.org

Loss Control

Phone: 888.393.2667 or
919.832.7215
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The First Benefit is Customer Service
