

Why does First Benefits Insurance Mutual (FBIM) require a membership in an organization to be insured?

First Benefits Insurance Mutual, Inc. is filed with the NC Department of Insurance as an association-based insurance company that requires membership as a part of eligibility. First Benefits Insurance Mutual is an out-growth of the North Carolina Retail Self-Insured Fund, dba CompCarolina that was created in 1992 by the North Carolina Retail Merchants Association (NCRMA) as a resource for small business workers' compensation needs.

Other examples of membership-based organizations are local Farm Bureaus, AAA Auto Club, and Home Builders Associations.

Participating Organizations

FBIM requires insureds as well as agents to hold an active membership in one of the following:



Annual Dues:
\$200



Annual Dues:
\$30/Store



Annual Dues:
\$125



For Annual Dues:
(800) 800-8551



Annual Dues:
\$150



For Annual Dues:
(800) 562-8789



For Annual Dues:
(919) 828-1161

Participating Chambers of Commerce

Ahoskie
Alamance County
Alleghany County
Angier
Archdale-Trinity
Asheboro-Randolph
Asheville
Boone
Caldwell County
Carteret County
Caswell County
Catawba County
Chapel Hill-Carrboro
Clinton-Sampson
Currituck County
Davie County
Dunn
Greater Durham
Eden
Edenton-Chowan
Elizabeth City
Fayetteville
Fuquay-Varina
Garner
Gaston
Granville County
Greene County
Greensboro
Greenville-Pitt County
Haywood County
Henderson County
Hickory Nut Gorge
Greater Jacksonville-Onslow
Kinston-Lenoir County
Laurinburg-Scotland
Lumberton Area
Martin County
Mint Hill
Moore County
Murfreesboro
Outer Banks
Perquimans County
Greater Raleigh
Reidsville
Richmond County
Roanoke Valley
Rocky Mount Area
Sanford Area
Greater Smithfield-Selma Area
Southport-Oak Island
Stanly County
Greater Statesville
Tarboro-Edgecombe
Topsail Area
Tyrrell County
Wake Forest Area
Warren County
Washington Beaufort County
Washington County
Wayne County
Western Rockingham
Wilkes
Wilson
Greater Winston-Salem

Dues vary Chamber to Chamber. We are always looking to add chambers to our program and this may not reflect our most current listing.



(888) 393-2667
www.firstbenefits.org