

# ExpressLine

The official newsletter of the  
Carolinas Food Industry Council (CFIC)



Volume Seven, Issue 4

February 15, 2011

## South Carolina Legislative Update

This is the last install in our 3-part series on legislative issues in both North and South Carolina.

### WHAT'S HAPPENING - OVERVIEW

#### Nikki Haley Takes Oath as South Carolina's First Female Governor

Republican Nikki Haley is South Carolina's first female and first minority Governor. Haley, a strong ally of outgoing GOP Governor Mark Sanford, was elected on a platform committed to smaller,

more efficient state government. In her first weeks of office, legislation that requires more legislative transparency and rule changes allowing for more recorded votes were on a fast track.

These early successes appear to indicate that the longstanding feud between the Executive and Legislative branches (that existed



*SC Update Continued on page 2*

Worthless Check Program Cuts Most Positions

*Page 5*

North Carolina Education Lottery Update

*Page 6*

Legal Matters: Excluding Consequential Damages from Sales Contracts

*Page 7*

## Carolinas Food Industry Council Steps Up To Aid Hunger Relief

Opening Day Food Drive Donations to North Carolina Feeding America Food Banks Exceeds \$440,000

The Carolinas Food Industry Council (CFIC), on behalf of its members companies, donated over \$440,000 in cash and grocery products to North Carolina's food bank programs.

The presentation to Feeding America, formerly America's Second Harvest, was made at a press conference in the North Carolina Legislative Building on January 26.

CFIC again scheduled this year's event

to coincide with the opening day of the 2011 Session of the North Carolina General Assembly.

Senate President Pro Tem Phil Berger (R-Rockingham) attended and spoke at the press conference. Other speakers included House Speaker Thom Tillis (R-Mecklenburg) and North Carolina Commissioner of Agriculture Steve Troxler.

North Carolina retailers who donated several truckloads of in-kind merchandise

*Hunger Relief Continued on page 2*

The Express Line is published semi-monthly for \$75 per year by the Carolinas Food Industry Council (CFIC), 601 St. Mary's Street, Raleigh, North Carolina, 27605. Tel: 1-800-662-7211

**POSTMASTER:**  
Send address changes to:  
The Express Line  
601 Saint Mary's Street  
Raleigh, NC 27605



## Hunger Relief

*Continued from cover story*

totaling \$236,800 are (in alphabetical order): CVS Caremark, Food Lion, Harris Teeter, Lowes Foods/MDI, McDonald's, Sheetz, Walgreens and Walmart. McDonald's donated 1,000 \$5 gift cards for oatmeal. Walmart presented a \$150,000 check to Feeding America, and the Carolinas Food Industry Council presented a check for \$50,000.

"Our retail members are very pleased to be actively involved each year in such a worthy cause," said CFIC Executive Director Fran Preston. "Retail grocers see firsthand the daily needs of their customers. Especially in such hard economic

times, they also are well aware that many disadvantaged citizens in North Carolina do not always have the financial resources they need in order to get these products for themselves or their children, so we are happy to help through the Feeding America program."

In the face of the current economic situation of the country, more and more North Carolina residents are calling on food banks to help feed their families as they try to stay afloat. It is CFIC's members' objective, as well as the objective of the North Carolina General Assembly, to raise awareness of this critical situation as it rises across our state.

The North Carolina Association of Feeding America Food Banks covers

all 100 of the state's counties and provides food assistance for an estimated 1.4 million North Carolinians annually – about 1 in 7 North Carolinians. This number represents a 30% increase since 2006.

Feeding America's network provides emergency assistance to more than 37 million Americans every year, among them 14 million children and nearly 3 million senior citizens. The organization distributes more than two million pounds of donated food and grocery-related products annually and supports approximately 63,000 local charitable agencies operating more than 70,000 programs (including soup kitchens, after-school programs, emergency shelters, food pantries, etc.). □

## SC Update

*Continued from cover story*

during Sanford's eight-year tenure) might give way to a more cooperative tone under this administration. Haley's staff and cabinet selections, including her appointment of BMW Executive Bobby Hitt as Secretary of Commerce, were well-received.



### **Budget Woes and Redistricting Will Dominate the Legislative Agenda -**

Like most states South Carolina's economy is struggling, and that means a sluggish state budget forecast. State budget writers could be faced with an additional **\$830 Million in new cuts this biennium**. As a result of the 2010 Census, South Carolina will earn its 7th Congressional Seat. The General Assembly is charged with creating a new Congressional District and re-drawing state and federal legislative districts to be in compliance with the Voting Rights Act.

**Retailers Lobby Against Proposed Amazon Sales Tax Breaks --** South Carolina Retail Association (SCRA) members and representatives of the Washington-based Retail Industry Leaders Association (RILA) spent February 16 at the State House **lobbying** elected officials **against proposed sales tax breaks for the recently announced Amazon distribution center** that is under construction in Lexington County. The December 7 announcement of the Amazon facility was made without reference to any pending sales tax break agreement by the state.

During recent Hill visits **SCRA, CFIC and RILA met with Governor Haley, Lt. Governor Ard and members of the General Assembly**, reminding them that the retail industry employs 375,000 South Carolinians. If brick and mortar retailers are required to collect and remit sales taxes, then so should Amazon, our members lobbied. The message was heard; **supporters of the tax break have struggled to secure bill sponsors for Amazon's draft legislation.**

Still, this legislative battle is a long way from being over. SCRA & CFIC will continue to work closely with RILA in our efforts against this proposed anti-retailer legislation.

**House Sub-Committee Adjourns and Debate on Bottle Bill -** A House Agriculture & Natural Resources sub-committee adjourned debate on H. 3590 - *South Carolina Beverage Recycling Act* introduced by Representative J.E. Smith (D-Richland). Excellent testimony for CFIC's opposition of the bill was delivered by Will Johnson, W. Lee Flowers, and Reid Boylston, Reid's. This effectively kills the bill for the year. **H. 3590** would have required retailers operating in South Carolina to:

- add a 5¢ deposit fee on each beverage container sold (glass, plastic, ferrous or nonferrous metals);
- refund the 5¢ deposit when the empty containers are presented by the consumer; and
- store these empty containers until the wholesaler retrieves the containers for recycling.

**Tort Reform Legislation Moving-** Speaker Bobby Harrell's (R-Charleston) Tort Reform legislation (H. 3375) has passed both the House and the Senate Judiciary Committee; it will now move to the Senate floor. The *South Carolina Fairness in Civil Justice Act of 2011* **provides for limits in awarding**

# SC Update

Continued from page 2

## **punitive damages in all personal injury actions and other provisions.**

**Similar Bills:** **S. 22** / Senator Peeler (R–Cherokee) and **S. 23** / Senator Martin (R–Pickens).

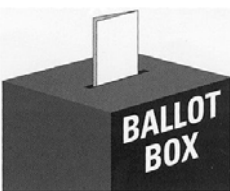
**CFIC Position: Support**

## **Courtesy Summons Legislation**

**Introduced** - House Judiciary Chairman Jim Harrison (R–Richland) introduced **H. 3606** that will restore (to 2008 status) the retailer’s ability to seek an arrest warrant for an individual who has written a bad check or is charged with shoplifting. CFIC is working closely with the SC Sheriffs’ Association to secure passage for this bill.

**Similar Bill:** **S. 30** / Senate President Pro Tem McConnell (R–Charleston): *Magistrates’ Powers and Duties* improves fraudulent check charge laws and reinstates Magistrates’ authority over Retail Theft Crimes. This bill contains domestic assault provisions that could slow down movement. **(Companion bill to H. 3606)**

## **Issues of Interest that CFIC is Following:**



### **LABOR ISSUES**

Last November, South Carolina voters approved a constitutional amendment guaranteeing a worker’s right to a secret ballot in a union election. Bills have been introduced in both chambers to ratify the amendment.

**S. 277** / Senator Peeler (R–Cherokee): *Ratification of Constitutional Amendments; Labor Unions* ratifies an amendment to the State Constitution that guarantees secret ballots in union elections. **(Companion bill sponsored by Representative Bedingfield is H. 3277)**

**H. 3277** / Representative Bedingfield (R–Greenville).

**CFIC Position: Support**

**H. 3286** / Representative Bingham (R–Lexington): *Unemployment Benefits* changes the method for calculating unemployment benefits.

**CFIC Position: Support**

**S. 532** / Senator Peeler (R–Cherokee): *Department of Employment and Workforce* allows the Department of Employment & Workforce to suspend employee benefits of a person who fails a drug test.

**CFIC Position: Support**

**S. 478** / Senator Ryberg (R–Aiken): *Unemployment Trust Fund* mandates the Department of Employment & Workforce maintain a separate account for each employer, and calculate each employer’s rate assignment.

**CFIC Position: Monitor**

**H. 3658:** Representative Clemmons (R–Horry): *Employer Free Speech Act* states that employers are not required to post employees’ rights under the National Labor Relations Act.

**CFIC Position: Support**

### **GENERAL RETAIL ISSUES**

**H. 3450** / House Judiciary Chairman Jim Harrison (R–Richland): *Retail Theft* creates the offense of organized retail crime that is based on North Carolina’s Organized Retail Crime statute. Passing this legislation is a top priority for CFIC, and Chairman Harrison has promised to work closely with our members to ensure passage of this important legislation. It creates an Organized Retail Crime offense and provides a penalty for knowingly receiving or possessing stolen goods and stealing merchandise.

**CFIC Position: Support**

**S. 91** / Senator Ryberg (R–Aiken): *Education Lottery Ticket Sales* allows a retailer who currently holds a lottery

sales license to be granted an additional temporary license if he acquires another store.

**CFIC Position: Support**

**S. 94** / Senator Alexander (R–Oconee): *Novelty Lighter Prohibition Act* bans the sale of certain novelty lighters.

**CFIC Position: Monitor**

### **GROCERY ISSUES**

**S. 220** / Senator Jackson (D–Richland): *Food Bill* prohibits the resale of any food sold by a retailer (a can of green beans once sold and returned by a customer cannot be resold).

**CFIC Position: Oppose**

**H. 3467** / Representative Loftis (R–Greenville): *Cleaning Agents Containing Phosphates* prohibits the use of phosphates in household laundry detergent.

**H. 3470** / Representative Pitts (R–Laurens): *Cleaning Agents Containing Phosphates*.

**CFIC Position: Monitor**

Continued on page 4



**MESSAGE ON HOLD**

# One Month’s

## Free Trial

**For NCRMA members.**

That’s right! Now you can...

**‘Give it a test drive!’**

**Absolutely no obligation!!**

**Ellis Molton Advertising  
Call Today! (919) 832-0811**

# SC Update

Continued from page 3

## GENERAL BUSINESS/ TAX ISSUES

**S. 99** / Senator Grooms (R–Berkeley):

*Fair Tax*

establishes the Fair Tax Study Committee to study replacing state Individual and Corporate Income Taxes with a sales tax on goods and services.

**CFIC Position: Oppose**

**H. 3086** / Representative Spires (R–Lexington): *Sales Tax Exemptions* extends sales tax to all food.

**CFIC Position: Monitor**

**H. 3216** / Representative Herbkersman (R–Beaufort): *Income Tax Credits* provides a tax credit for construction costs that meet certain Green Globe or LEED standards.

**CFIC Position: Support**

**S. 118** / Senator Campsen (R–Charleston): *South Carolina Economic Recovery Act* provides a temporary “bonus” state income tax deduction for expensing new depreciable property and net capital gains, as well as provides a tax credit for a newly hired full-time employee who was formerly unemployed.

**CFIC Position: Monitor**

**S. 387** / Senator Pinckney (D–Jasper): *Local Option Extraordinary Commercial Facilities Fee Act* allows a municipality to impose a 2% new construction fee on retailers to offset infrastructure expenses.

*(Note that this is another attempt at passing a version of the controversial Sembler bill that failed last year after extended debate. Sembler is a developer with plans to develop a Mega-mall in rural Jasper County, near Hilton Head. Sembler has pursued economic development incentives for the project in several forms in recent years, but has been*

*stopped because the incentives would not be available to other retailers, new or existing.)*

**CFIC Position: Oppose**

**H. 3472** / Representative Sandifer (R–Oconee): *Property Tax* provides a process by which a business may object to a business license assessment, seek to appeal the assessment, and/or request a refund for the assessment.

**CFIC Position: Support**

**H. 3567** / Representative G.M. Smith (R–Sumter): *Accommodations Tax Laws* allows smaller counties the option of seeking voter approval for the elimination of blue laws. (This has been introduced in previous sessions without success.)

**CFIC Position: Support**

## PHARMACY ISSUES

**S. 434** / Senator Peeler (R–Cherokee):

*Prohibiting DHHS from Reducing Provider*

*Rates* prohibits DHHS from reducing provider rates (including pharmacy services) from 2010 levels.

**CFIC Position: Monitor**

**H. 3182** / Representative Spires (R–Lexington): *The Pharmacy Patient Protection Act* provides for the licensure, registration and regulation of pharmacy benefit managers.

**CFIC Position: Monitor**

**S. 494** / Senator Cleary (R–Georgetown): *Interns and Residents Authorization to Fill Prescriptions* allows interns and residents to prescribe drugs.

**CFIC Position: Monitor**

## ILLEGAL IMMIGRATION ISSUES

**H. 3228** / Representative Corbin (R–Greenville): *Department of Employment & Workforce* requires

the Department to utilize E-verify to screen unemployment-benefit applicants. **CFIC Position: Monitor**

**S. 21** / Senate President Pro Tempore McConnell (R–Charleston): *Immigrant Employment* excludes illegal immigrants from Workers’ Compensation benefits when their illegal status was known to the employer at the time hiring.

**CFIC Position: Monitor**

**S. 111** / Senator Cromer (R–Newberry): *Citizenship Defense Act* allows the Department of Labor to investigate complaints of an employer hiring illegal aliens; the AG directs the formal investigation and imposes civil fines.

**CFIC Position: Monitor**

## ALCOHOL ISSUES

**H. 3246** / Representative Funderburk (D–Kershaw): *Alcoholic Energy Drinks* bans the importation, production, manufacture, distribution or sale of alcoholic energy drinks and caffeinated malt beverages. **(Companion bill to S. 375)**

**S. 375** / Senator Sheheen (D–Kershaw) *Alcoholic Energy Drinks*.

**CFIC Position: Monitor**

**S. 56** / Senator Martin (R–Pickens): *Unlawfully Providing Beer and Wine* creates the offense of unlawfully providing beer or wine to persons under 21 resulting in great bodily injury or death. **(Companion bill to S. 163)**

**S. 163** / Senator Shoopman (R–Greenville): *Unlawfully Providing Beer and Wine to Minors*.

**CFIC Position: Monitor**

**S. 83** / Senator Ford (D–Charleston): *Unlawful Possession of Beer* allows US Armed Forces personnel under age 21 to purchase beer, wine, and distilled spirits.

**CFIC Position: Monitor**

Continued on page 5



## SC Update

Continued from page 4

**H. 3385** / Representative Moss (R-Cherokee): *Alcoholic Liquors* prohibits retail sales of distilled spirits on Thanksgiving Day and Christmas Day.

**CFIC Position: Monitor**

**H. 3621** / Representative Bannister (R-Greenville): *Wine Tasting* allows for samplings of wine, cordials and other distilled spirits sold in a retail store.

**CFIC Position: Monitor**

**H. 3630** / Representative Bedingfield (R-Greenville): *Wine Requirements* permits South Carolina wineries to sell wine that are not derived primarily from in-state ingredients.

**CFIC Position: Monitor**

### OTHER ISSUES OF INTEREST



**H. 3292** / Representative Pitts (R-Laurens):

*Handguns* prohibits certain persons from carrying a handgun, and adds additional penalties for carrying a firearm into a store that sells beer, wine or distilled spirits; allows an individual to transport and/or store legally-possessed firearms in his car.

**CFIC Position: Monitor**

**H. 3639** / Representative Vick (D-Chesterfield): *Concealed Weapon Permits* allows a concealed weapons permit holder to carry weapons into a business or workplace, unless "concealed weapons" signs are posted.

**CFIC Position: Monitor**

**H. 3664** / Representative G.R. Smith (R-Aiken): *Storing of Ammunitions/Firearms* prohibits policies forbidding persons from storing legal firearms in locked cars, and provides circumstances for a person to sue an employer.

**CFIC Position: Oppose**



**Not your typical credit card processor!**

**We're here for you 24 hours a day, 7 days a week  
98% of merchants' problems solved in one phone call!**

**Call today for more information: 919-832-0811**

Credit/Debit Processing	POS Equipment Leasing	ATM Sales and Placement
Check Services	PC-Based POS System	
Gift Cards	Online Reports	
eCommerce Solutions	ACH Services	

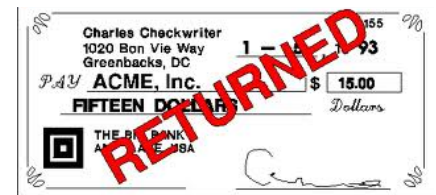
## Worthless Check Program Cuts Most Positions

North Carolina state employees continue to prepare for layoffs as Governor Bev Purdue and state legislators work to pass a budget. The governor's February 14 budget recommendation totaled **\$19.9 billion** and **slashed about 10,000 state jobs**.

One North Carolina program valued by the retail community has already faced the firing squad – the state's Worthless Check Program.

While it has always paid for itself, in 2010 the number of returned checks dropped significantly, prompting the state to eliminate most of the program's positions. In 1998, the statewide number of bad checks was listed at 162,650; in 2010 that number dropped to 28,797.

The Worthless Check Program works with merchants and offenders to structure a restitution payment plan, and it results in fewer bad check cases in the court room. Program employees' work in prosecutors' offices and their task is to pursue people who write bad checks. The process, first developed in 1997, includes a fee on each returned check that is used to cover operational expenses. Revenue collected from worthless checks across the state in 2010 was \$301,636, while expenditures (mostly personnel) were \$551,433. **Last year there were 49 counties that established a worthless check program, this year there will be only 10 county programs.**



In a memorandum sent to District Attorneys on January 5, the state's Administrative Office of the Courts announced it would be eliminating most of the worthless check positions across the state. The memo attributed the decline in worthless checks to better technology and greater use of credit cards. Some stores now have a system in place that can immediately determine whether or not a check will clear.

The North Carolina Administrative Office of the Courts advised prosecutors to transfer impacted worthless check program employees into current state-funded position vacancies that were otherwise frozen. Of the **24 Worthless Check employees across the state, only five will be retained, 17 will be transferred and two will be eliminated.** Judge J. P. Rowland who runs Wake County's Worthless Check Court expects that the change will mean more work for the courts, and more worthless check writers facing criminal charges.

Buncombe, Davidson, Davie, Edgecombe, Nash, Rockingham, Stokes, Surry, Wake and Wilson counties comprise the districts that will each have the option to retain one worthless check employee. □

Source: Capital Broadcasting System

# North Carolina Education Lottery Update

## Play Pick 3 & Pick 4 Every Afternoon and Night

On February 27, the North Carolina Education Lottery (NCEL) added a daily afternoon drawing for Carolina Pick 4 and an afternoon drawing on Sunday for Carolina Pick 3. Players are now able to play both games twice a day, seven days a week for a total of 14 drawings each.

Like Carolina Pick 3, the midday Carolina Pick 4 drawing will not be broadcast. It can be seen on the NCEL website daily, as well as our Facebook and YouTube pages. In addition, the website offers updates of the winning numbers on the homepage, or players can sign up for our winning number e-mail blasts. The Player Hotline (877-962-7529) gives players the opportunity to call in to get number updates. Additionally, retailers can print the drawing results directly from their Altura terminal, so be sure to update your winning number pads with the current day's numbers as well.



## Follow the NCEL on Facebook and Twitter

The North Carolina Education Lottery now provides updates on a daily basis to more than 10,000 Facebook and Twitter fans or followers. The NCEL invites our retailers to join us on Facebook and Twitter to share fun facts and information with your lottery players.

Each day, fans and followers receive information on big winners, locations of winning tickets, jackpot numbers, new games and events. Specific to Facebook, users who "like" the lottery get automatic video updates of every NCEL, Powerball and Mega Millions drawing and can view videos of winners as they claim their prizes. Retailers are invited to share the excitement by becoming part of the growing social media fan base. Fans and followers are also able to interact and connect with each other by sharing their winning lottery experiences, posting and answering questions from one another and uploading photos, videos and other interesting links. Join the lottery's growing online community by visiting [www.twitter.com/nc\\_edulottery](http://www.twitter.com/nc_edulottery) and [www.facebook.com/nc.educationlottery](http://www.facebook.com/nc.educationlottery), or by clicking on the Twitter and Facebook icons on the bottom of the NCEL's website at [www.nc-educationlottery.org](http://www.nc-educationlottery.org). □



## SAVE THE DATE

*The Retail Loss Prevention Association of the Carolinas will hold their next meeting on **April 8 at 10:00 am** at NCRMA Headquarters, 601 Saint Mary's Street, Raleigh.*

*If you are interested in attending, please e-mail Kristin Hicks at [kristinh@ncrma.org](mailto:kristinh@ncrma.org).*



**Bet you can't even buy a gumball for 3 cents**

**MorganCaywood**

AUDIO CONFERENCING

Toll-free, automated audio conferencing for NCRMA members

**3¢** per minute

Visit [www.morgancaywood.com/ncrma](http://www.morgancaywood.com/ncrma) or call 888-618-9685

# Legal Matters: Excluding Consequential Damages from Sales Contracts

When a dispute arises from the sale of goods, it is most often a contract dispute. Typically, one party has sold goods of some sort to another and the other is dissatisfied with the purchased product. In this sort of dispute, the issue is often not whether there is a legitimate basis for the purchaser's dissatisfaction, but whether the seller is responsible for the purchaser's damages – and if responsible, the *limits of responsibility*.

The *limits of responsibility* are defined by contract law. Contract law defines the remedies and damages available to a purchaser who has initiated the litigation. Although the law is set, certain aspects of its application can be modified. One such aspect that can be modified is the available damages. For sellers, a valuable modification is the **exclusion of consequential damages**.

## What are Consequential Damages?

With the sale of goods, consequential damages are the additional costs and injuries tied to the defective goods (i.e., damages beyond repair or replacement of the goods). Examples might include: labor costs incurred in installing and then having to remove defective goods, or property damage incurred from installing or attempting to make use of defective goods. By excluding these types of damages, a seller can greatly reduce his exposure, effectively limiting liability to the cost to repair or replace the goods.

## Consequential Damages

Such a limitation on damages is valuable, because it may help sellers' avoid possible lawsuits. Why? The types of disputes that end up in litigation are frequently driven by a dissatisfied purchaser's belief that he is entitled to the types of damages that constitute consequential damages

(damages beyond repair or replacement of goods). If these damages are eliminated from the equation, there is less likelihood of litigation. And if there is litigation, there is increased likelihood of settlement.

## How to Exclude Consequential Damages

So, the obvious question for sellers is: how can I exclude consequential damages? The simple answer is to include an exclusion in the contract terms. If the transaction is a sale of goods on credit, the contract will most often be in the form of a credit application. If it is a COD transaction, the contract will most often be in the form of a purchase order, invoice, or a combination of the two. Either way the contract document is the place for the exclusion, and the simplest exclusion is to state exactly what you mean. For example: "Seller excludes all consequential damages incurred as a consequence of the breach of the terms hereof."

## Caveat and Conclusion

A caveat is necessary if you intend to employ an exclusion of consequential damages in your contract documents – or rely upon an exclusion, if you already incorporate such a provision. There are limits to the enforceability of exclusion provisions dependent upon the specific facts and circumstances of the sales transaction. In certain instances, enforceability may be at issue. For this reason, you should seek the advice of a licensed attorney before employing and relying upon a consequential damages provision. □

Source: Written by Richard Prosser for The Legal Pad;  
[rprosser@vannattorneys.com](mailto:rprosser@vannattorneys.com);

## Retail SnapShots

### GROUPON: Sales Incentive or Repricing Strategy?

A recent article on Groupon (Group Coupon) in *Advertising Age* talks about the relative value of offering big discounts to multiple consumers as a way to get them in the door. While consumers love the big discounts, some businesses are experiencing disastrous results. Jonathan Salem Baskin, the author, says that value – the driver behind price – is impossible to discuss objectively. In fact, sale prices make it hard to raise prices back to their former levels once consumers have paid less. Services like Groupon simply institutionalize the effect. This means that Groupon isn't a distribution or sampling tactic, **it's a repricing strategy**. It elevates price to become the driver of brand preference and transfers some of that brand value into cash in its corporate pocket. One recent TV news show interviewed restaurant businesses that said they loved the exposure but couldn't afford the discounts and the fees. For example, a 50% discount coupon for customers and the 25% fee to Groupon meant they were only netting 25% of the list price on a meal. They were getting lots of customers but they were going broke in the process. Social networks are great; just be careful. □

Source: [Morningnewsbeat.com](http://Morningnewsbeat.com)

### Coming Next Issue:

- Are Amazon's Days of Tax Free Selling Numbered?
- Hiring and Retaining Staff
- Vital Workforce Information for North Carolina Employers

# The Express Line

The official newsletter of the Carolinas Food Industry Council (CFIC)  
PO Box 176001 Raleigh, North Carolina 27619

## Who Is FBI?

**First Benefits Insurance** (FBI) is a mutual insurance company created by North Carolina business owners to provide workers' compensation for North Carolina employers. CFIC endorses FBI as a member benefit based on our commitment to small and medium-sized businesses.



## We're Your Neighbor.

### We Know Workers' Compensation

### We Know North Carolina.

FBI is based in Raleigh with all operations and decisions handled locally. Our experienced staff understands your concerns as North Carolina business owners. We pride ourselves on personal service, sound underwriting and aggressive claims management.

Of special interest to North Carolina employers is our monthly self-reporting plan that allows businesses subject to fluctuations due to seasons, tourism or a change in the economy to pay based on actual payroll rather than estimated payroll.

**One Product. One State. Focused On You.** Call your local insurance agent or call us directly at (888) 393-2667 for a quick, competitive quote.

*First Benefits Insurance Mutual, Inc., PO Box 176001, Raleigh, NC 27619*  
*[www.firstbenefits.org](http://www.firstbenefits.org)*