


Client Newsletter

Fall 2013

DBL offered for NY Employers through IRC Group Services

 In the state of New York, any business that employs more than one person for a period longer than thirty days is required by law to have DBL coverage. Employers that fail to comply may face hefty fines and other penalties as a result.

While Workers' Compensation insurance covers any injury or illness that occurs as the direct result of a work-related incident, DBL covers an injury or illness that is not the result of a work-related incident but will result in the employee being unable to perform the duties required of their job.

As part of our dedication to provide our policyholders with unparalleled customer service, IRC Group Services is able to write DBL through multiple carriers, meaning that we will get you the best coverage possible at the lowest possible cost.

For more information on DBL [contact an IRC Group Services Representative](#) today or call us at 201-652-2015!

OSHA Recordkeeping Services offered through Innovative Risk Concepts for Policyholders

Innovative Risk Concepts, Inc. offers all of our policyholders the opportunity to take advantage of our OSHA Recordkeeping Services. This is a service that is offered exclusively through Innovative Risk Concepts, and is not part of your Workers' Compensation policy through NYSIF.

Many businesses are required to keep and maintain OSHA records of workplace injuries and illnesses utilizing the specific OSHA forms and timetables, which can be confusing and burdensome. Innovative Risk Concepts will not only maintain these records for your business, but our services also include:

- ◆ Update OSHA Logs based on information you provide us
- ◆ Generating Mid-Year and Year-End OSHA 300 Logs and an OSHA 300A Summary for your posting
- ◆ Generate and transmit OSHA 301 Reports and OSHA 300 Logs to comply with an OSHA Inspection

For more information on our OSHA Recordkeeping Services [contact an Innovative Risk Concepts Representative](#) today or call us at 201-652-2015!

About The IROC Family of Companies

The IROC Family of Companies is an insurance based organization comprised of [Innovative Risk Concepts](#), [IRC Group Services](#), and [CompSearch](#). Supported by a friendly and knowledgeable staff, we strive to provide unparalleled customer service to every client no matter how large or small their business or practice may be. Our goal is to save you as much money as possible while providing you with the best level of coverage. We work with each and every one of our clients to ensure that their coverage not only meets their unique needs, but also stays within their budget. For more information [visit us online](#), and or [join our online community!](#)

To remove your name from our mailing list, please [click here](#).

Questions or comments? Email us at sales@irocgroup.net or call 201-652-2015



Wrapping Up 2013 & Coming Up in 2014

2013 has been a great year and we look forward to what 2014 will bring! Here's what's coming up!

- Innovative Risk Concepts, Inc. is celebrating 20 years of business!
- The IROC Family of Companies will be exhibiting in Booth 3243 at the Greater New York Dental Meeting in NYC December 1-4!
- [Group 568](#) (New York State Building Service Contractors' Trade Group) Renewals will be sent out in January
- Don't miss our regular contributions to RIA's Cleaning & Restoration Magazine and NYSVMS's Connections Magazine in 2014!