

### IRC Group Services is Expanding!



At the IROC Family of Companies we provide Solutions Through Service, and now we can be your single solution for all of your business protection and employee benefits needs.

IRC Group Services has expanded to now offer all lines of P&C insurance in New Jersey and New York! With a new wide range of products, it's never been easier to customize the perfect coverage package for your business and your employees!

We understand that no two businesses are alike, and that's why our IRC Group Services Representative work directly with you to make sure you get the best amount of coverage at the lowest possible cost. We will answer all of your questions and provide you with a quote for your new business protection and benefits package, free of charge!

We work for our policyholders, not the insurance carrier, so we always have our client's best interest at heart. [Contact an IRC Group Services Representative today for more information!](#)

### NYS Workers' Compensation Board Declares New Minimum and Maximum Benefit

An announcement from the [NYS Workers' Compensation Board](#) was made on April 30, 2013 in regards to the minimum and maximum amount for weekly benefit for Workers' Compensation.

Effective May 1, 2013 the minimum benefit rose from \$100/week to \$150/week. This new minimum weekly benefit will only applied to those Workers' Compensation claims with a date of accident or disability on or after May 1, 2013. Any claims with a date of accident or disability prior to May 1, 2013 will be subject to the old weekly minimum benefit..

Effective July 1, 2013 the maximum benefit will rise from \$792.07/week to \$803.21/week. This weekly maximum benefit will apply to all claims with a date of accident or disability from July 1, 2013 to June 30, 2014. The maximum weekly benefit is two-thirds of the prior year's NYS Average Weekly Wage (SAWW), which the NYS Department of Labor declared was \$1,204.81 in 2012. This number is up 1.4% from the previous year.

If you have questions regarding the new weekly minimum and maximum benefits for workers' compensation, contact an IROC Family of Companies Claims Specialist at 201-652-2015.



### Coming Up in Fall 2013

There's still more to come from the IROC Family of Companies in 2013! See what's up next!

- [Group 568](#) Members can look out for our upcoming article in the August issue of *Cleaning & Maintenance Management Magazine!*
- Starting in August Innovative Risk Concepts will be contributing a quarterly column for *Cleaning and Restoration Magazine!*
- [Group 569](#) (New York State Medical Arts Trade Group) Renewals will be sent out in October!
- The IROC Family of Companies will be attending the Greater New York Dental Meeting, the largest dental congress and exposition in the US on December 1-4!

### 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](mailto:sales@irocgroup.net) or call 201-652-2015