



What to Send Us at Renewal: A Checklist for Florida Businesses

Insurance companies price your renewal on what they know about your business. When that information is current, we can show them an accurate picture and talk with you about your options.

Your business

- ☐ Any change in owners, officers or your legal name
- ☐ New, closed or sold locations
- ☐ New kinds of work, products or services
- ☐ Any kinds of work you've stopped
- ☐ Estimated sales for the coming year and actual sales for the past year
- ☐ Number of full-time and part-time employees

Payroll and subcontractors

- ☐ Estimated payroll by job type for the coming year
- ☐ Payments to subcontractors, split between subs with proof of insurance and subs without it
- ☐ Owners and officers who are included in or excluded from workers' comp

Vehicles and equipment

- ☐ An updated list of vehicles, trailers and their garaging address
- ☐ An updated list of drivers. We'll tell you how to send driver details securely.
- ☐ An updated list of equipment and its value

Buildings and property

- ☐ Building values and what it would cost to rebuild
- ☐ Years the roof, electrical, plumbing and heating and air systems were updated
- ☐ Wind mitigation reports, alarm and sprinkler details
- ☐ Value of contents, inventory and tenant improvements

Claims and safety

- ☐ Any claims or incidents since your last renewal, including ones you didn't report
- ☐ Changes to your safety, return to work or drug-free workplace programs
- ☐ Your most recent experience mod worksheet, if you have one

Contracts and leases

- ☐ New contracts or leases with insurance requirements
- ☐ Any large new customer, project or bid coming up

Extra items by industry

- ☐ **Contractors:** upcoming project types, any residential or condo work and any work outside Florida
- ☐ **Apartments and real estate:** unit counts, occupancy and any renovations
- ☐ **Restaurants and stores:** share of sales from alcohol, delivery or catering and any new locations

We can request your loss runs, the history of past claims, from your current insurance companies with your permission.

Sources: NCCI, ABCs of Experience Rating; Florida Statutes s. 440.05, Election of exemption; revocation of election; notice; certification; Florida Division of Workers' Compensation, Exemptions.

General educational information. Coverage depends on each policy's terms, conditions and endorsements. McGriff-Williams Insurance is an independent insurance agency in Gainesville, in business since 1983 and licensed in Florida. Florida agency license [L055907](#), held by Lee C. McGriff and Mack Williams Insurance Agency, Inc. 3501 W University Ave, Gainesville, FL 32607. Last updated October 31, 2026.