

Florida Painting Contractor Annual Insurance Review Workbook

A strategic annual review workbook designed for Florida painting contractors evaluating growth, exposures, claims, and insurance needs.

How To Use This Workbook

Use this workbook once each year and whenever your painting business changes. The goal is to identify new exposures, update insurance information, and create an action plan before problems occur.

Section 1 — Company Growth Review

Company Name: _____

Review Date: _____

Annual Revenue: _____

Number of Employees: _____

Number of Crews: _____

Primary Services: _____

What changed over the last year?

Section 2 — Employee & Workers Compensation Review

- Employee count reviewed
- Payroll updated
- Job duties reviewed
- Owner/officer status reviewed
- Workers compensation classifications reviewed
- Safety procedures updated

Section 3 — Subcontractor Review

- Current subcontractor list reviewed
- Certificates of insurance collected
- Workers compensation verification completed
- Contract requirements reviewed

- Additional insured requirements reviewed

Section 4 — Vehicle & Equipment Review

Vehicles Added or Removed:

Equipment Changes:

- Work vehicles reviewed
- Trailers reviewed
- Tools and equipment inventory updated
- Rented equipment exposures reviewed

Section 5 — Operations Change Review

Did your company add any new services?

- Waterproofing
- Epoxy flooring
- Roof coatings
- Spray applications
- Specialty finishes
- Other: _____

New operational risks identified:

Section 6 — Contract & Customer Requirement Review

- Contract requirements reviewed
- Certificate requirements updated
- Additional insured requirements reviewed
- Warranty obligations reviewed
- Largest projects reviewed

Section 7 — Claims & Safety Review

Claims from the past year:

Lessons learned:

Safety improvements planned:

Section 8 — Coverage Review Questions

- Current insurance program matches operations
- Limits reviewed
- Deductibles reviewed
- New exposures discussed
- Coverage gaps identified
- Risk management improvements discussed

Section 9 — Annual Action Plan

Priority Item | Responsible Person | Completion Date
