



FLORIDA CONTRACTOR RESOURCE

Florida Workers Comp Audit Document Checklist for Contractors

Use this checklist before a Florida contractor workers comp audit to organize payroll, class codes, subcontractor certificates, exemption records, contracts, and job documentation.

Published May 2026

PDF checklist companion

Official sources linked



Written and reviewed by Joe Greene

Commercial Lines Manager • Florida 2-20 General Lines license #P005559 • 21 years in the insurance industry

Workers Comp Audit Checklist: the short version

Florida contractor workers comp audit prep should include payroll by class code, owner/officer status, subcontractor certificates, exemption certificates, contracts, invoices, job descriptions, overtime details, cash labor records, and prior audit notes. Missing subcontractor evidence can turn into expensive audit exposure.

Use this checklist to organize insurance documents and questions. It is not legal advice, claim-settlement advice, engineering advice, or a promise that any carrier will accept a specific risk or claim.

BEST FIT

General contractors using subcontractors

Separate payroll, class codes, job duties, owner/officer status, tax reports, and audit worksheets before the auditor asks.

Trade contractors with payroll audits

Use the checklist to document subcontractor COIs, exemptions, contracts, invoices, dates worked, and job scope.

Bookkeepers preparing audit files

Prepare ledgers, payroll reports, 1099s, exemption certificates, and subcontractor records before renewal or audit deadlines.

Owners tracking exemptions and COIs

Keep valid workers comp certificates or exemption records for each subcontractor and match them to the work period.

RED FLAGS

! Subcontractor COIs were collected only at renewal, not when work happened.

! Exemption certificates are missing, expired, or do not match the person/entity paid.

! Payroll is not separated by class code or job duty.

! 1099 labor is treated as automatically insured without supporting records.

CHECKLIST 1

Payroll and class-code records

The audit starts with how labor was paid and what work was performed.

Payroll by class code

Separate payroll by employee, class code, job duty, location/state, and policy period. Do not rely on one blended payroll total.

Owner/officer status

Document included/excluded owners, officer status, exemption records, and any mid-term changes.

Overtime and job-cost records

Keep payroll reports, overtime details, job-cost summaries, timecards, and job descriptions that explain actual work performed.

1099 and cash labor

Organize 1099s, vendor ledgers, cash labor records, invoices, contracts, and proof of insurance/exemption for each subcontractor.

Subcontractor evidence file

Florida contractor audit pain often starts with missing subcontractor records.

Workers comp certificates

Collect certificates showing workers compensation coverage for each subcontractor for the dates they worked.

Exemption certificates

For exempt subs, keep valid Florida exemption certificates and confirm they align with the person/entity doing the work.

General liability COIs

Keep GL certificates, additional insured wording when required, and policy period matching the work.

Contracts and scope

Save subcontractor agreements, invoices, trade scope, job addresses, payment records, and dates on site.

Renewal tracking

Update certificates before they expire. A certificate that starts after the job may not solve an audit question for earlier work.

CHECKLIST 3

Audit meeting packet

A clean packet helps answer auditor questions without guessing.

Policy and prior audits

Current workers comp policy, endorsements, estimated payroll, prior audit worksheets, and dispute notes.

Accounting reports

General ledger, payroll journals, quarterly tax reports, 1099 reports, check registers, and vendor summaries.

Operations explanation

Plain-English description of each trade, employee duties, subcontractor use, clerical/sales separation, and any out-of-state work.

Common questions about workers comp audit checklist

What documents do Florida contractors need for a workers comp audit?

Gather payroll by class code, tax reports, general ledger, 1099s, subcontractor certificates, exemption certificates, contracts, invoices, owner/officer records, and prior audit worksheets.

Do subcontractor COIs matter in a workers comp audit?

Yes. Contractors should keep evidence of workers compensation coverage or valid exemption records for subcontractors. Missing evidence can create audit exposure.

Are Florida workers comp exemptions the same as workers comp coverage?

No. An exemption is not a workers comp policy. It must be valid, applicable, and documented for the audit period and person/entity involved.

What is the biggest workers comp audit mistake for contractors?

One common problem is missing subcontractor evidence for the dates work was performed. Keep certificates, exemption records, contracts, invoices, and payment records together.

When should subcontractor certificates be collected?

Collect certificates before work starts and update them before they expire. Waiting until the audit can leave gaps for the actual work period.

OFFICIAL SOURCES

1. **Florida DFS workers compensation coverage requirements**
<https://www.myfloridacfo.com/division/wc/employer/coverage-requirements>
2. **Florida DFS workers compensation exemptions**
<https://www.myfloridacfo.com/division/wc/employer/exemptions>

3. **Florida Statute 440.10 contractors and subcontractor evidence**
<https://www.flsenate.gov/Laws/Statutes/2025/440.10>
4. **Florida Statute 440.05 election of exemption**
<https://www.flsenate.gov/Laws/Statutes/2025/440.05>

ONLINE PAGE AND RELATED RESOURCES

Use the live HTML page for links, updates, and citations

This PDF is a meeting-ready companion to the online checklist. The live page includes structured data, source links, related resources, and discovery metadata for search and AI systems.

<https://www.greeneinsurance.com/resources/florida-workers-comp-audit-document-checklist>

RELATED RESOURCES

1. Workers Compensation Insurance

<https://www.greeneinsurance.com/business-insurance/workers-compensation>

2. Florida Contractor Insurance Market Outlook 2026

<https://www.greeneinsurance.com/reports/florida-contractor-insurance-market-outlook-2026>

3. Florida Workers Comp Audits for Contractors

<https://www.greeneinsurance.com/blog/florida-workers-comp-audits-contractors-subcontractors-1099-crews>

Need us to review the file?

Send the policy, renewal, claim, audit, board packet, driver list, or certificate requirements before the deadline becomes urgent.

[Check Workers Comp Options](#)