



Workers' Compensation

Professional Insurance Agents of Florida
1390 Timberlane Rd. • Tallahassee, FL 32312
850-893-8245 • www.piafl.org

Obtaining Florida Workers' Compensation (WC) Insurance

Find key coverage and exemption eligibility requirements by clicking here: <http://www.fldfs.com/wc/keycoverage.html> or contact the Florida Division of Workers' Compensation at 800-742-2214 or 850-413-1601. Then choose one of the options listed below.

Option 1

Check with your insurance agent to see if Florida can be listed in your current Workers' Compensation insurance policy in Section 3.A (*out-of-state contractors only*).

Option 2

Obtain the required insurance coverage by contacting a Florida insurance agent authorized to write Workers' Compensation insurance. Please see list provided on **page 2**.

Option 3

You can consider entering into an employee leasing arrangement with a professional employer organization (PEO) that has secured Workers' Compensation coverage on behalf of its clients. Please see list of Florida PEOs provided on **page 6**.

Option 4

If you cannot obtain coverage through the standard Workers' Compensation market, you can contact the Florida Workers' Compensation Joint Underwriting Association at **941-378-7400** or www.fwcjua.com.

Option 5

If you are an officer of a corporation or a member of a limited liability company (LLC), you may qualify for a Construction Industry Exemption, which will exempt you from carrying WC coverage. Call the Division of WC Compliance at **800-742-2214**.

Option 5 Notes

- Out-of-state contractors that are corporations or limited liability companies can qualify as foreign corporations or foreign limited liability companies by filing specific forms and documentation with the Florida Division of Corporations. For more information regarding the foreign qualification requirements, call **850-245-6051**. The forms can be accessed at www.sunbiz.org.
- To form a Florida Limited Liability Company (LLC) to obtain a Workers' Compensation Exemption, please click here: <https://efile.sunbiz.org/corpweb/efiling/disclaimer.html>
- Additional instructions and filing fees for forming an LLC: <http://www.dos.state.fl.us/doc/pdf/cr2e047.pdf>
- Florida Incorporation Service: <http://floridaincorporationservice.com/?lqr=9DD1A95F-6126-46DC-B988-496E045D9BD7>
- For WC Exemption forms please click here: <http://www.fldfs.com/WC/forms.html>



Professional Insurance Agents of Florida Members Providing General Liability and Workers' Compensation

The agents listed below may not be authorized to write Workers' Comp for roofers. Roofers (and other trades) may also contact FWCJUA at 941-378-7400.

Note: Most agents listed can write GL and WC anywhere in FL

County	City	Insurance Agency Name	First Name	Last Name	Phone	General Liability	Workers Compensation
Alachua	Gainesville	Aubrey Rogers Insurance Agency Inc	Aubrey	Rogers	(352) 373-2003	Y	Y
Alachua	Gainesville	Heslin Insurance Inc	Terrell	Brown	(352) 371-6322	Y	N
Baker	Macclenny	Best Buy Insurance Services	Carol	Janes	(904) 259-5333	Y	Y
Bay	Panama City	The Searcy Agency	Ken	Searcy	(850) 784-3546	N	Y
Brevard	Indialantic	Robinson Insurance Inc	Fred	Robinson	(321) 723-1278	Y	Y
Brevard	Melbourne	The Insurance Center of Central FL Inc	Frank	Hanrahan	(321) 255-0986	Y	Y
Broward	Cooper City	Allstate Insurance Co-Lisa Faina	Lisa	Faina	(954) 437-9220	N	Y
Broward	Cooper City	Rosemary Olson	Rosemary	Olson	(305) 915-9034	Y	Y
Broward	Cooper City	Zot Insurance Agency	Bonnie	Fleckner	(954) 680-8088	Y	Y
Broward	Coral Springs	Innovative Ins Consultants, Inc	Tom	DeFranco	(954) 340-9551	Y	Y
Broward	Davie	BB Insurance Marketing, Inc.	Barry	Brown	(954) 452-4900	Y	Y
Broward	Davie	Roebuck Associates Ins. Exchange, Inc.	Todd	Roebuck	(954) 616-1800	Y	Y
Broward	Davie	Southeast Insurance Agency	Max	Pulcini	(954) 680-2255	Y	Y
Broward	Ft Lauderdale	Dunham Insurance Services Inc.	Christopher	Dunham	(954) 564-7772	Y	N
Broward	Ft. Lauderdale	Cypress Insurance Group, Inc.-Ft. Lauderdale	Steve	Breitbart	(954) 771-0300	Y	Y
Broward	Hollywood	Family Insurance Services, Inc.	Sheldon	Birman	(954) 966-2224	Y	N
Broward	Lauderhill	Len Feldman Insurance	Len	Feldman	(954) 742-8659	Y	N
Broward	Margate	Farber Holdings, Inc.	Howard	Farber	(954) 968-4404	Y	Y
Broward	Oakland Park	American Insurance Agency, Inc.	Gunars	Mansons	(954) 777-9980	Y	N
Broward	Pembroke Pines	Florida First Insurance of Pembroke Pines	Carl	Adt	(954) 322-7800	Y	N
Broward	Plantation	Ace Underwriting Group, Inc.	Ralph	Francis	(954) 581-0202	Y	Y
Broward	Pompano Beach	Armitage South, Inc.	Christine	Nocito-Mitchell	(954) 957-7000	Y	Y
Broward	Pompano Beach	Comcover Insurance Group, Inc.	Anthony	Johnson	(954) 942-9000	Y	Y
Broward	Sunrise	AMC Insurance	Marty	Pine	(954) 581-5800	Y	Y
Broward	Tamarac	Uvo's Insurance Agency, Inc.	Wilson	Uvo	(954) 718-4444	Y	Y
Broward	Weston	All Lines Insurance, Inc.	Donna	Adelkopf	(954) 384-6100	Y	Y
Charlotte	Port Charlotte	Jeffers Insurance Agency	Dave	Jeffers	(941) 627-3060	Y	N
Charlotte	Port Charlotte	West Coast Insurance Agency, Inc.	Sheila	Graham	(941) 766-1411	Y	N
Charlotte	Punta Gorda	Dynamic Insurance Agency	Dave	Ivankovic	(941) 205-5900	Y	Y
Citrus	Homosassa	Insurance Den, Inc.	Dennis	DeWees	(352) 628-2331	Y	Y
Clay	Orange Park	General Insurance Concepts Inc	Amy	Snider	(800) 477-1925	Y	N
Collier	Naples	A & E Insurance Group, Inc.	Heather	Andrea	(239) 591-1225	Y	Y
Collier	Naples	Best Insurance Coverage	Gary	Eissman	(239) 793-2378	Y	N
Collier	Naples	Parlin Insurance Agency of Naples Inc	Dee	Parlin	(239) 263-3141	Y	Y

Collier	Naples	Weems Ins of Naples Inc	Margaret	Weems	(239) 775-8705	Y	Y
Columbia	Lake City	First South Insurance	Buddy	Slay	(386) 755-1666	Y	Y
Duval	Jacksonville	Florida Insurance Risk Management, Inc.	Peter	Labbe	(904) 374-4700	N	Y
Duval	Jacksonville	Insurance Portfolio Managers, Inc.	Shirley	Marshall	(904) 828-4010	Y	Y
Escambia	Pensacola	Advance Ins. & Financial Services of Pensacola, Inc.	Patricia	Poust	(850) 478-9260	Y	Y
Escambia	Pensacola	Lucas Commercial Insurance	Mark	Lucas	(850) 476-2733	Y	Y
Escambia	Pensacola	McMahon - Hadder Insurance, Inc.	Donnie	McMahon	(850) 484-7011	Y	Y
Flagler	Bunnell	Elbert Tucker Insurance Agency, Inc.	Elbert	Tucker	(386) 437-4086	Y	Y
Hamilton	Jasper	Harrell Insurance Agency	Doug	Whitaker	(386) 792-1252	Y	Y
Hernando	Spring Hill	Grauer Insurance Agency, Inc.	Evelyn	Grauer	(352) 683-3312	Y	N
Hillsborough	Brandon	Magruder Agency, Inc.	Stephanie	Magruder	(813) 654-3100	Y	Y
Hillsborough	Lutz	Bay Insurors Corp.	Cynthia	Young	(813) 907-3990	Y	Y
Hillsborough	Plant City	Feola Insurance Agency	Ralph	Feola	(813) 752-2556	Y	Y
Hillsborough	Riverview	Kaye Trowbridge Insurance Group	Kaye	Trowbridge	(813) 655-4900	Y	Y
Hillsborough	Tampa	ABC Insurance of Tampa, Inc.	Chip	Everton	(813) 935-1561	Y	N
Hillsborough	Tampa	Affinity Insurance Company	Connie	Hill	(813) 989-7844	Y	N
Hillsborough	Tampa	All County Insurance, Inc.	Gina	Caracciolo	(813) 964-1500	Y	Y
Hillsborough	Tampa	Gonzalez Insurance Agency	Robert	Gonzalez	(813) 286-7927	Y	Y
Hillsborough	Tampa	Hameroff & Associates Inc	Al	Hameroff	(813) 870-6284	Y	Y
Hillsborough	Tampa	M.E. Wilson Co., Inc.	Kelly	Banks	(813) 229-8021	Y	Y
Hillsborough	Tampa	Paul Rees Agency	Ana	Rees	(813) 690-6015	Y	Y
Hillsborough	Tampa	Peebles Insurance Inc	Tricia	Zentmeyer	(813) 626-8403	Y	N
Hillsborough	Valrico	Artisan Insurance Group	Richard	Vazquez	(813) 654-8472	Y	N
Lee	Bonita Springs	Jones & Jones Insurance, Inc.	Ridge	Jones	(239) 498-6499	Y	N
Lee	Bonita Springs	Service First Insurance Professionals LLC	Belinda	Zivich	(239) 949-2900	Y	Y
Lee	Cape Coral	Premier Ins Corporation Inc	Jacque	Wier	(239) 542-7101	Y	Y
Lee	Ft Myers	Clark & Bell Insurance Agency	Larry	Coblentz	(239) 334-4141	Y	Y
Lee	Ft. Myers	The Gryphon Group	Reggie	Blackmon	(239) 433-2800	Y	Y
Leon	Tallahassee	Florida Home Builders Insurance Agency	Carolyn	Littlefield	(888) 513-1222	Y	Y
Leon	Tallahassee	J. Cheney Insurance, Inc.	John	Cheney	(850) 942-3688	Y	N
Leon	Tallahassee	Lee Harvey Insurance Agency, LLC	Lee	Harvey	(850) 681-8787	Y	N
Leon	Tallahassee	Tyre Agency	Curtis	Tyre	(850) 385-2093	Y	N
Manatee	Bradenton	Chris Sullivan Insurance	Chris	Sullivan	(941) 756-5131	Y	N
Manatee	Bradenton	Insurance Time of Bradenton, Inc.	Nancy	Bancs	(941) 746-5151	Y	N
Manatee	Bradenton	Moore & Wagner Ins. and Investment Group, Inc.	Gary	Wagner	(941) 782-5226	Y	Y
Manatee	Bradenton	Trout and Leigh Insurance	Marty	Hix	(941) 748-1641	Y	Y
Manatee	Holmes Beach	Jim Mixon Insurance Inc	Mark	Mixon	(941) 778-2253	Y	N
Marion	Ocala	Ben Waller Agency, Inc./Waller Ins. Agency	Ben	Waller	(352) 694-4200	Y	Y
Martin	Palm City	David Jones Insurance, Inc.	Dave	Jones	(772) 287-4503	Y	Y
Martin	Stuart	Insurance Connection Agency, Inc.	Tim	Wilson	(772) 463-5565	Y	N
Miami-Dade	Aventura	Leatherneck Insurance Brokers	Chris	Fink	(305) 792-7295	Y	N
Miami-Dade	Coral Gables	Gables Insurance Agency, Corp	Roger	Serola	(305) 446-4300	Y	Y
Miami-Dade	Coral Gables	Macpherson Insurance Agency Inc	Sarlin	Macpherson	(305) 669-5288	Y	Y
Miami-Dade	Coral Gables	R.A. Brandon & Company, Inc.	Todd	Brandon	(305) 442-2340	Y	Y
Miami-Dade	Hialeah	Government Insurance Corp	Jesus	Arboleya	(305) 883-9398	Y	N

Miami-Dade	Homestead	1st State Insurance & Financial Services	CK	Stoner	(786) 243-9886	Y	Y
Miami-Dade	Miami	Annette Willis Ins Agcy Inc	Larry	Willis	(305) 625-2403	Y	Y
Miami-Dade	Miami	C Brian Hart Insurance	Brian	Hart	(305) 836-5206	Y	Y
Miami-Dade	Miami	Ensure Group Insurance Corporation	Juan	Diaz	(800) 880-7743	Y	Y
Miami-Dade	Miami	Family Insurance Services, Inc.	Rae	Salomone	(305) 653-0224	Y	N
Miami-Dade	Miami	Interactive Insurance Group, LLC	Jorge	Acosta	(866) 376-9240	Y	Y
Miami-Dade	Miami	Presby & Associates Inc	Jeff	Presby	(305) 670-4411	Y	Y
Miami-Dade	Miami	Quintana & Associates Inc/Miami	Joe	Quintana	(305) 446-5063	Y	Y
Miami-Dade	Miami	Sardy's Group Insurance	Raul	Sardina	(305) 485-0116	Y	Y
Miami-Dade	Miami	SG & Associates Ins. Brokers, Inc.	Sergio	Gonzalez	(305) 279-9002	Y	N
Miami-Dade	Miami	Statewide Insurance Group	Eggli	Cepero	(305) 264-3636	Y	N
Miami-Dade	Miami Gardens	T & J Insurance Agency, Inc.	Angela	Carey	(305) 474-4639	Y	Y
Miami-Dade	Miami Lakes	South Florida Commercial Insurance Planners	Angel	Castro	(305) 819-8618	N	Y
Miami-Dade	Miami Shores	Comprehensive Insurance Underwriters	Mark	Hoerber	(305) 759-0005	Y	Y
Monroe	Big Pine Key	Isaksen Insurance Inc	John	Isaksen	(305) 872-0097	Y	Y
Monroe	Key West	Quintana & Associates Inc/Key West	LouAnn	Quintana	(305) 296-5794	Y	Y
Okaloosa	Crestview	V.I.V. Insurance, Inc.	Butch	Meredith	(850) 689-8888	Y	Y
Okaloosa	Mary Esther	Gulfside Insurance, Inc.	Dan	Folse	(850) 862-8644	Y	Y
Okaloosa	Niceville	Williams Insurance Agency, LLC	Lee	Williams	(850) 678-4333	Y	N
Orange	Apopka	Florida Central Ins. Inc	Mark	Estomin	(407) 884-5554	Y	Y
Orange	Apopka	Nelson's Insurance Services	Bryan	Nelson	(407) 886-7553	Y	Y
Orange	Orlando	J Meyers Insurance Group	Lori	Williams	(407) 206-5180	Y	N
Orange	Orlando	Mersel Insurance Agency, Inc.	Cinda	Mersel	(407) 650-4900	Y	Y
Orange	Orlando	Najorka Insurance Agency	Earnie	Najorka	(407) 896-5541	Y	Y
Orange	Winter Park	A American Auto Ins. of Winter Park Inc.	Pardeep	Vedi	(407) 678-7747	Y	N
Osceola	Kissimmee	Statewide Ins Agency of Kissimmee Inc	Sam	Sharma	(407) 933-8484	Y	N
Osceola	St Cloud	Foster/Schenck Insurance Agy	Don	Foster	(407) 957-6733	Y	Y
Palm Beach	Belle Glade	Eugene C Badger Ins	Gene	Badger	(561) 996-2071	Y	Y
Palm Beach	Boca Raton	Blodgett & Associates	Alex	Blodgett	(561) 395-9961	N	Y
Palm Beach	Boca Raton	Building Trades Association	Rich	Oleck	(800) 326-7800	Y	Y
Palm Beach	Boca Raton	John Sena Agency, Inc.	John	Sena	(561) 391-4661	Y	Y
Palm Beach	Boca Raton	Park & Associates Inc.	Kara	Park	(561) 994-0880	Y	N
Palm Beach	Boca Raton	Roth Agency, Inc.	Steve	Roth	(561) 451-1900	Y	Y
Palm Beach	Boynton Beach	Florida Federal Insurance Company, Inc.	Mike	Kamel	(561) 732-5690	Y	Y
Palm Beach	Boynton Beach	Insurance Matters of Florida II Inc.	Ken	Sachs	(561) 736-2277	Y	Y
Palm Beach	Delray Beach	Apex Insurance & Investment Group	Paul	Jacques	(561) 272-9683	Y	Y
Palm Beach	Lake Worth	Buxton Equine	Bill	Buxton	(561) 585-0900	Y	N
Palm Beach	North Miami Beach	Capital Insurance Consultants, Inc.	Larry	Jones	(305) 940-2245	Y	N
Palm Beach	Wellington	Agencies International, Inc.	Sol	Vinokur	(561) 433-8382	Y	Y
Palm Beach	West Palm Beach	JLB Enterprises, Inc.	Les	Breedlove	(561) 683-8383	Y	Y
Palm Beach	West Palm Beach	Panton Insurance Agency Inc	Tom	Panton	(561) 641-4835	Y	Y
Pasco	Bayonet Point	Bridges Insurance Inc	Peggy	Bridges	(727) 868-4462	Y	N
Pasco	Dade City	L.G. Edwards Ins. Agency, Inc.	Robin	Edwards	(352) 567-6751	Y	Y
Pasco	New Port Richey	Blackwell Insurance Inc	Linda	Miller	(727) 849-7965	Y	N
Pinellas	Clearwater	Jeff Kostiha Insurance Agency, Inc.	Jeff	Kostiha	(727) 461-4300	Y	N

Pinellas	Clearwater	Mutual Insurance Agency at Clearwater, Inc.	John	Gay	(727) 446-6064	Y	Y
Pinellas	Clearwater	Shield Insurance of Tampa Bay, Inc.	Gordon	Chernecky	(727) 726-4600	Y	N
Pinellas	Largo	Cheryl Matune Insurance, P.L.	Cheryl	Matune	(727) 559-0800	Y	N
Pinellas	St. Petersburg	BB&T - Iler Wall & Shonter Insurance	Rick	Iler	(727) 327-7070	Y	Y
Polk	Frostproof	Wilson Insurance Agency, Inc.	Don	Williams	(863) 635-2201	Y	N
Putnam	Crescent City	Reiter Insurance Agency, Inc.	Stu	Reiter	(386) 698-2400	Y	Y
Santa Rosa	Navarre	Gilmore Insurance & Bonding, Inc.	Cindy	Gilmore	(850) 936-1884	Y	Y
Sarasota	Englewood	Key Agency, Inc.	David	Dignam	(941) 474-9511	Y	Y
Sarasota	Sarasota	A-American Financial Group, Inc.	Rob	Rodriguez	(941) 375-2445	N	Y
Sarasota	Venice	P J McMahon Insurance Inc	Peter	McMahon	(941) 484-8088	Y	Y
Seminole	Altamonte Springs	Bruce Morse Insurance Agency Inc	Bruce	Morse	(407) 869-4200	Y	Y
Seminole	Altamonte Springs	Central State Insurance	Sam	Georgi	(407) 260-8222	Y	Y
Seminole	Casselberry	Blair Insurance Service, Inc.	Mike	Manuel	(407) 834-8583	Y	Y
Seminole	Lake Mary	Insurance Professionals of Central FL Inc	Hans	Reyelts	(407) 771-4994	Y	N
Seminole	Oviedo	Joseph E. Schmidt Insurance, Inc.	Joe	Schmidt	(407) 366-6209	Y	Y
Seminole	Oviedo	Oviedo Insurance Agency, Inc.	Kathleen	Rivera	(407) 971-9090	Y	Y
Seminole	Oviedo	Winchester Insurance, Inc.	Bill	Winchester	(407) 365-5656	Y	Y
Seminole	Sanford	Tony Russi Ins Agency Inc.	Rick	Russi	(407) 322-0285	Y	Y
St Lucie	Ft. Pierce	A Auto Insurance World of Ft. Pierce	Jim	Maynard	(772) 464-7283	Y	N
St Lucie	Ft. Pierce	United Insurance Agency	Calvin	Richardson	(772) 468-8427	Y	N
St Lucie	Port St. Lucie	AABACOA Insurance, Inc.	Eileen	Long	(772) 344-0874	Y	Y
Suwannee	Branford	Preferred Service Insurance Agency	Steve	Whitehurst	(386) 935-6500	Y	N
Volusia	DeLand	Ryan Insurance & Financial Services	Sean	Ryan	(386) 738-2000	Y	Y
Volusia	Port Orange	Davis Insurance Agency, LLC	Bill	Davis	(386) 767-5099	Y	N
Washington	Chipley	A Plus Insurance	Ann	Vickery	(850) 638-7010	Y	N

2-22-07

The following companies may be able to refer you to an insurance agent.

Insurance Company	First Name	Last Name	Phone	General Liability	Workers Compensation
Associated Industries Ins. Company	Delynn	Trivison	(800) 866-1234	N	Y
Bankers Insurance Group	Stephane	McKnight	(800) 627-0000	Y	N
Continental Agency of Florida	Steve	Finver	(561) 391-5534	Y	N
First Commercial Insurance Company	John	Valko	(330) 467-2263	Y	Y
First Nonprofit Insurance Company	Trish	Shanahan	(800) 526-4352	N	Y
FUBA Workers' Comp	Stacey	Butler	(888) 262-4483	N	Y
Granada Insurance Company	Celia	Acosta-Galvin	(305) 554-0353	Y	N
Hamilton Risk Management Company	Raysa	Leiva	(305) 716-6000	Y	N
Morstan General Agency of FL Inc	Alan	Goldfarb	(813) 643-0707	N	Y
Old Dominion Insurance Company	Bill	Shirkey	(800) 226-0875	Y	N
SeaCoast Underwriters, Inc.	R.C.	Chaffin	(888) 774-9977	Y	N
SeaCoast Underwriters, Inc.	Shawn	Chaffin	(800) 777-4693	Y	N
TAPCO Underwriters Inc	Virginia	Phillips	(800) 418-2726	Y	N
Tower Hill Insurance Group, Inc.	Kathleen	Burton	(352) 332-8800	Y	N

2-22-07

FAPEO

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Association of
Professional
Employer
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