

Legacy Employer Concepts Publishes Workers' Compensation Placement Screen for Insurance Agents Facing Difficult Risks

Five-question screening approach helps agents identify when a PEO option may be worth exploring before a workers' compensation placement reaches a dead end

ST. PETERSBURG, FL, UNITED STATES, September 9, 2026 /EINPresswire.com/ -- [Legacy Employer Concepts](#) has released a practical workers' compensation placement screening approach for insurance agents whose commercial clients are encountering difficulty in the traditional workers' compensation market.



The Florida-based PEO brokerage works with insurance professionals to evaluate whether a Professional Employer Organization may provide another avenue when conventional workers' compensation options become limited.

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A workers' comp declination does not necessarily have to be the end of the client conversation. A PEO may provide another path worth evaluating.”

Brett Arthur

“A workers' comp declination does not necessarily have to be the end of the client conversation,” said Brett Arthur of Legacy Employer Concepts. “There are situations where a PEO may be another option worth evaluating, but it needs to be approached based on the actual risk rather than making assumptions about what can or cannot be written.”

Legacy Employer Concepts recommends beginning with five questions: What does the company actually do? Where are the employees working? What is the payroll by classification? What does the recent loss history look like? And what circumstances caused the traditional market to become difficult?

Those questions can quickly help determine whether there is enough information to begin evaluating PEO alternatives.

Industries frequently associated with more complex workers' compensation placement needs can include construction, roofing, transportation, staffing, tree service, agriculture, manufacturing and other operations where class codes, claims history, startup status or the nature of the work may narrow traditional carrier appetite.

PEO underwriting remains subject to the individual provider's requirements, and not every business will qualify. Legacy Employer Concepts says agents can often save valuable time by involving a PEO broker before reaching the final stage of the traditional placement process.

"The earlier we understand the situation, the more useful we can be," Arthur said. "If we know the operations, states, payroll, loss history and what has already happened in the market, we can start looking at whether there is a realistic PEO path."

For insurance agents, the PEO structure can also create questions about the existing client relationship. Legacy Employer Concepts positions its role as an additional placement resource rather than a replacement for the referring agent.

"The insurance agent already earned the client relationship," Arthur added. "Our role is to bring another set of PEO options to the table when that client needs help."

Professional Employer Organizations can combine workers' compensation with services such as payroll administration, HR support and employee benefits depending on the provider and arrangement. Because the entire PEO relationship is considered during underwriting and pricing, evaluating a PEO alternative differs from simply obtaining another standalone workers' compensation quote.

Legacy Employer Concepts encourages insurance professionals to approach difficult placements with complete and accurate information and without assuming that a particular risk is automatically eligible for coverage.

"No overpromising and no forcing the client into a solution that does not fit," Arthur said. "The objective is to determine whether another legitimate option exists."

Brett Arthur

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