Legacy Employer Concepts Expands Nationwide Agency Resource for Workers' Comp Risks Declined by Standard Markets

PEO brokerage gives insurance agencies access to multiple pay-as-you-go workers' comp options while helping agents retain control of the client relationship.



Resource for Declined Workers' Comp Risks

ST. PETERSBURG, FL, UNITED STATES, September 15, 2026 / EINPresswire.com/ -- Legacy Employer Concepts, a Professional Employer Organization (PEO) brokerage and agency resource, is expanding its efforts to help insurance agencies nationwide find alternative workers' compensation solutions for clients that have been declined, non-renewed, or become difficult to place through standard insurance markets.

For independent agents, a workers' compensation declination can create a problem that extends well beyond a single policy.

> When an agent gets a workers' comp declination, our goal is not to take over the relationship. Our goal is to give that agent another option so they can keep the client relationship intact."
>
> *Brett Arthur*

When the standard market is no longer an option, agencies may be forced to direct clients toward state workers' compensation funds or assigned-risk programs. Depending on the state and program, those alternatives can introduce additional reporting requirements, audits, administrative demands and compensation structures that may be less favorable to the agency.

More importantly, sending a client elsewhere for workers' compensation can create an opening in a relationship the agency may have spent years building.

Legacy Employer Concepts provides agencies with another path to evaluate.

Through relationships with multiple PEO providers, Legacy can help insurance professionals explore pay-as-you-go workers' compensation solutions for qualifying businesses while allowing the referring agency to determine exactly how involved Legacy becomes in the client conversation.

"When an agent gets a workers' comp declination, our goal is not to take over the relationship. Our goal is to give that agent another option so they have a better opportunity to keep the entire client relationship intact."
— Brett Arthur, Legacy Employer Concepts

The Agent Decides How the Relationship Works

Legacy Employer Concepts designed its agency-partner model around flexibility.

Some insurance professionals prefer to remain completely front-facing with the client, using Legacy behind the scenes to identify and compare potential PEO solutions.

Others prefer to introduce Legacy during the quote presentation so the agent and PEO broker can explain the alternative together.

And when an agency simply does not have the time or internal resources to manage another placement process, Legacy can work directly with the prospect or client from evaluation through enrollment while keeping the referring agency connected to the opportunity.

The objective is the same in each scenario: support the insurance professional rather than replace them.

"Every agency operates differently," Arthur said. "Some agents want to be involved in every conversation. Others want to hand us the difficult workers' comp piece and have us run with it. We can work either way. The agency should be able to choose the model that makes the most sense for its team and its client."

An Alternative to Losing the Workers' Comp Relationship

For agencies that write multiple lines of coverage for a business, losing the workers' compensation policy can create broader retention concerns.
Commercial auto, general liability, property, umbrella and other insurance relationships may all be tied to the same account.

Legacy's agency-resource approach is intended to help the existing insurance professional remain positioned as the client's primary insurance advisor while Legacy focuses specifically on evaluating available PEO solutions.

Rather than introducing another traditional insurance agency into the account, Legacy operates as a PEO broker resource.

That distinction can be particularly valuable when an agency has already built a substantial commercial relationship but needs additional workers' compensation options for industries or risks that no longer fit standard-market underwriting guidelines.

Multiple PEO Options Instead of a Single Market

Legacy Employer Concepts is not a PEO and does not represent only one PEO provider.

As a PEO brokerage, the company can evaluate multiple potential solutions based on factors such as industry, payroll, workers' compensation classifications, claims history, employee count, geographic footprint and other underwriting considerations.

PEO workers' compensation programs may allow qualifying employers to pay workers' compensation costs alongside payroll rather than relying on a traditional estimated annual premium structure.

For businesses with fluctuating payroll, seasonal workforces or growing operations, that pay-as-you-go structure may provide a different way to manage workers' compensation costs and payroll reporting.

Placement is subject to PEO underwriting, and not every employer or risk will qualify.

"We never want an agent promising a client that we can place every risk," Arthur said. "What we can offer is another set of markets and another strategy to evaluate before assuming the state fund or assigned-risk option is the only path left."

Helping Agencies Protect the Relationships They Built

Legacy Employer Concepts also structures its agency partnerships so referring insurance professionals can receive ongoing commission compensation on qualifying accounts placed through the relationship, subject to the applicable PEO arrangement and regulatory requirements.

That creates an opportunity for agencies to turn a difficult placement into an ongoing relationship rather than simply referring the workers' compensation exposure away.

For Legacy, the larger objective is client retention.

An agency that can help a business owner solve a difficult workers' compensation problem may strengthen its position across the rest of the client's insurance portfolio.

Arthur said that is why Legacy views insurance professionals as partners rather than lead sources.
“The agent earned that client relationship. We want to help them protect it. If we can bring another workers’ comp option to the table while the agency keeps its other lines and remains the trusted advisor, everybody is in a better position.”

A Resource for Independent Agencies Nationwide

Legacy Employer Concepts works with insurance professionals seeking PEO alternatives for businesses facing workers’ compensation challenges, including risks involving construction, contractors, manufacturing, skilled trades and other industries that can become difficult to place through traditional markets.

Agencies can bring Legacy into a case as early or as late in the process as they prefer.

A declined quote, upcoming non-renewal or concern about an assigned-risk placement can all be starting points for evaluating whether a PEO strategy may make sense.

Insurance agencies interested in establishing a relationship with Legacy Employer Concepts or discussing a specific workers’ compensation case can contact the company directly.

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