

Group Retrospective Rating

If you are a private employer that did not enroll or qualify for a Group Rating premium discount program in November for the 2026 policy year, Group Retrospective Rating may be an excellent option for your organization to still consider.

Group Retrospective Rating is a performance-based incentive program designed to recover a portion of premium for employers that reduce injury rates and lower associated claims costs. It is similar in concept to Group Rating, as employers are evaluated as if the group was one big organization. However, with this program, organizations continue to pay their own individual premium but have the opportunity to receive retrospective premium adjustments (refunds or assessments based on the performance of the group) at the end of each of the three evaluation periods performed by the Ohio Bureau of Workers' Compensation (BWC).

To have successful outcomes in a group retrospective rating program, employers must be committed to improving workplace safety and accident prevention and take appropriate action to reduce the frequency and severity of accidents involving their employees. In order for Sedgwick to timely file all July 1, 2026 program year enrollment information with the Ohio Bureau of Workers' Compensation (BWC), we request that your enrollment materials be received by our office on or before **Friday, January 23rd, 2026**.

If you are evaluating other group retrospective rating programs, we recommend carefully analyzing the savings quote to make sure you are comparing similar discounts, maximum assessment levels, service offerings and of course, past results of the group administrator.

If you have any questions, contact our Sedgwick program manager, Julia Bowling julia.bowling@sedgwick.com or via phone 513-218-4062.