

ROGERS & GRAY INSURANCE AGENCY, INC.

Rate Negotiation: Rate Negotiation is one of the most important services that Rogers & Gray provides to clients. To remain competitive, it is critical for employers and employees to obtain the most favorable terms possible. Rogers & Gray differentiates itself from competitors in the following areas:

- **Financial Leverage:** With over \$100 Million in premiums, Rogers & Gray is well positioned to assist clients. Rogers & Gray is a Gold Level Producer with BlueCross BlueShield of Massachusetts. For the past four years, Rogers & Gray has received the Elite Broker Award from Harvard Pilgrim Health Care. Rogers & Gray also conducts a significant amount of business with Tufts Health Plan, Delta Dental & Boston Mutual.
- **Underwriting:** Several Rogers & Gray staff members have underwriting experience. Renewal terms for experienced rated accounts are meticulously reviewed to ensure that all discounts are applied and claims history is accurate. Each account is audited to determine if the most up to date demographics and industry factors were utilized.
- **Customized Claims Reports:** Rogers & Gray has the ability to create customized claims reports. These reports are very useful in determining actual loss ratios by plan year and are an advantage in negotiations.