

Workshop W8

Wednesday, October 11, 1:30-3 p.m. and 3:30-5 p.m.

DRIVE THE DATA

Presented by

Victoria L. Taylor
Area Vice President
Gallagher Construction Services

John E. Watras
Vice President—Field Operations
Zurich

Information is the lifeblood of any organization, but many contractors do not take advantage of opportunities to gather and analyze information that could improve their ability to identify and manage construction risks. See how aggressive data collection and analysis can have a favorable impact on safety, claims, and litigation management. Learn how to develop and utilize a robust database that can assist in virtually every phase of the risk management process.

- Illustrates, with real-life examples, how data collection and analysis can reveal trends that are often not recognized as the predictors they are.
- Offers suggestions for the types of data contractors should collect, sort, and evaluate and the actions that can be taken based on conclusions.
- Demonstrates the importance of comprehensive information in the negotiation of insurance coverages and other business transactions.

Risky?

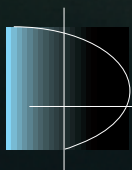
We don't think so.



The Construction Industry has experienced a variety of Insurance challenges recently. The legal environment has dramatically changed the Insurance marketplace for Residential Construction projects. For over twenty years, insurance brokers representing Construction Risks have relied on our market knowledge and expertise in satisfying the unique coverage requirements of the Construction Industry.

We represent the specialty underwriters who are ready and willing to provide Insurance for your coverage challenge - whether Artisan or General Contractor. We also have Builders Risk markets - including Frame and Coastal exposures!

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Victoria L. Taylor
Area Vice President
Gallagher Construction Services

Ms. Taylor is a cospeaker for Workshop W8, "Drive the Data," on Wednesday afternoon. She began her insurance career within the insurance carrier industry in underwriting and finance. In 1986, Ms. Taylor became the marketing manager at Alexander & Alexander, focusing on medium-to-large-sized manufacturers. She later became a property and casualty producer and was noted for her ability and expertise in working with complex and hard-to-place business. She joined Aon Corporation in 1988 and acquired and managed difficult construction and manufacturing risks. In 2002 after being the sales manager for the largest independent broker in Wisconsin, Ms. Taylor accepted a position as an area vice president with Gallagher Construction Services.

Ms. Taylor has worked with contractors of all sizes and operations. She has developed risk programs for large national contractors with national and international operations. She also has given the same dedication to regional and local contractors.

Whether visiting job sites, erecting scaffold, or inspecting industrial boilers, she has focused on learning her clients' operations from the ground up. This allows her to understand her clients' business and how to bring the right resources and programs to her clients to effectively and economically manage risks. Her abilities have allowed her to become an integral part of her clients' management and operational teams. This understanding of her client complements her strong carrier relationships and bolsters the carriers' respect of her input and knowledge. Ms. Taylor believes in and practices bringing out the best from her clients and in bringing the best to her clients.

In addition to her vast frontline experience, Ms. Taylor has completed and continues to take various CPCU, CRIS, ARM, ALCM, and OSHA courses. She completed the Insurance Executive Program at the John A. Walker College of Business of Appalachian State University.

John E. Watras
Vice President—Field Operations
Zurich

Mr. Watras is a cospeaker for Workshop W8, "Drive the Data," on Wednesday. In his position as Vice President—Field Operations at Zurich, his primary responsibilities revolve around enhancing external value proposition and brand value to customers, improving the company's ability to differentiate within the marketplace, resulting in higher renewal retention and new business sales via service execution. He collaborates closely with the Business Unit, senior executives, and service partners in Claims, Risk Engineering, and Corporate Operations in developing and implementing service strategies to accomplish goals. For the previous 5 years, he served the company's Construction division, North Central Region, based in Chicago, as Regional Vice President, Operations Vice President, Casualty Vice President, Managing Account Executive, and Senior Account Executive—Property.

Mr. Watras began his career with Cigna Corporation, and has also served at Prudential Insurance Company and National Life of Vermont, Kemper Insurance Companies, and Allmerica Insurance Company—Citizens Insurance. His accomplishments include 20 years of progressive experience in commercial P&C underwriting and operational management; capabilities including opportunity identification, vision creation, alliance formation, encouraging innovation, and inspiring risk taking that result in improved products/services; strengths including big picture focus, yet attention to detail, and interpersonal credibility, enabling effective interaction with multiple audiences and senior management; adaptability to change with an entrepreneurial spirit; proven management expertise in leading large multistate multioffice operations; proven management expertise in mentoring and developing key and potential key performers; skilled negotiator with both internal and external customers; experienced in new operation startup; and strong persuasion/selling/relationship skills.

Mr. Watras earned a B.S. degree in Business with concentration in Accounting and Economics from Charter Oak State College in Newington, CT, in 1992. He holds the Associate in Management (AIM) professional designation from Insurance Institute of America (1996) and the Chartered Property and Casualty Underwriter (CPCU) professional designation from American Institute for Property and Liability Underwriters, Inc., Malvern, PA (1995). Other educational accomplishments include Leadership Training from Fails Management Institute (FMI) (2005) and Public Speaking Graduate of Dale Carnegie, West Hartford, CT (1980).

Drive the Data

Presented by:

John Watras
Vice President
Field Operations
Zurich

and
Victoria Taylor
Area Vice President
Gallagher Construction Services

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Recent Headlines



- “Advanced analytics make for smarter claims decisions and improve bottom line”-4/3/06 National Underwriter
- “Wealth of data helping employers control costs”- 10/31/05 Business Insurance
- “Poll: Weak Data = Poor claims management”- 7/1/04 National Underwriter
- “Using tools to build a claims utopia”- 3/31/03 National Underwriter

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Overview

- Goals
- Why is this topic so critical?
- Benefits
- Consequences
- Logistics
- Deep Dives
- Quick Hits

3

Goals and Objectives



- Identify commonalities within your data
- Show trends through losses and other available data
- Provide solutions through data to eliminate or reduce losses, and manage claims
- Encourage everyone to manage results

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Why is Data so Critical?



Total cost of risk is the third highest cost in construction!

Therefore

Data is no longer the exception, but the standard business practice

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True Cost on An Accident



Increased Sales to Recoup Accident Costs if your Gross Margin Is:

Accident Costs	Gross Margin 1%	2%	3%	4%
1,000	100,000	50,000	33,000	25,000
5,000	500,000	250,000	167,000	125,000
10,000	1,000,000	500,000	333,000	250,000
25,000	2,500,000	1,250,000	833,000	625,000
100,000	10,000,000	5,000,000	3,333,000	2,500,000

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How data can help you



- Contractor – Reduce cost, more jobs, increase profit
- Owner – Wrap up program evaluation, contractor evaluations
- Broker – Helping your clients, better submissions to carriers
- Carrier – Benchmark service needs

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Benefits of identifying trends



Some of the benefits of knowing your trends and looking below the surface include:

- Reduced overall cost
- Can be used as a sales tool for existing and new clients
- Safety has become the key ingredient that GC's look for in subs, and owners look for in GC's
- Insurance carriers need to know you have taken control to identify and correct trends
- Are on the "bidder of choice" list
- Costs of next job

To save lives!

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Benefits to Insurance program marketing



Data is critical in the marketing of an Insurance program to an existing or new carrier

- Shows the carrier you are identifying the trends
- Shows your carrier you care to identify your trends
- It gives a benchmark for existing and new carriers toward safety
- Helps drive costs of your program down
- Identifies the program structure you should be negotiating on

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Consequences



The unknown, unidentified loss drivers can impact many other areas

- Insurance Program Cost
- Insurance Availability
- Your reputation
- Negative publicity

Your next job!

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Logistics



What is currently captured in your loss reports?

A lot!

- Claim codes
- Injury report date
- Injury accident date
- Job, division, state, cost code, superintendent

What do you want to capture?

- You can capture what you want, ie. hand tools, etc
- But remember, garbage in, garbage out!

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Typical loss runs include:



- Policy Number
- Policy Year
- Policy Effective Date
- Claim Number
- Accident Description
- Claimant Name
- Date of Loss
- Date Reported
- Claims Status
- Net Paid Indemnity
- Net Paid Expense
- Reserves Total
- Net Incurred Total
- Totals

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Line of Business: **Workers Compensation**
 Insured: **Big Ten Construction**
 Policy Dates: **8/31/2005-8/31/2006**
 Policy Number: **WC0000001**
 Valuation Date: **8/31/2006**

Claim #	Description	Date of Loss	Med Paid	Ind Paid	Exp Paid	Total Inc
Claimant Name	Branch Location	Date of Notice	Med Resv	Ind Resv	Exp Rsvd	
12983932	Strained Back	9/5/2005	5,456	45,000	3,200	53,656
Nick Nowak	Madison, WI	9/6/2005	0	0		
12394894	Hand Laceration	10/5/2005	245	0	0	245
Brett Hartfiel	Champaign, IL	10/6/2005	0	0	0	
23893493	Fall from 3 Stories	11/15/2005	45,125	28,454	5,454	279,033
Brock Siedlecki	Bloomington, IN	11/16/2005	0	190,000	10,000	
30303039	Strained Back- Heavy Lifting	12/5/2005	11,798	5,451	1,211	28,810
David Meyer	Minneapolis, MN	12/29/2005	4,500	5,000	850	
30390393	Strained Back	1/5/2006	47,113	32,122	21,012	330,247
Herbert Taylor	Madison, WI	1/5/2006	0	225,000	5,000	
95574732	Eye Injury-Foreign Substance	2/5/2006	0	0	0	450,000
Kristin Davis	Madison, WI	2/28/2006	120,000	300,000	30,000	
474587543	Strained Back	4/1/2006	2,049	1,245	265	3,559
Patrick Schwobe	East Lansing, MI	4/2/2006	0	0	0	
34723734	Back Injury-Undefined	4/20/2006	4,854	12,100	2,122	19,076
Ben Nowak	Evanston, IL	4/20/2006	0	0	0	
44343221	Strained Back	5/11/2006	72,096	24,302	2,300	98,698
John Laughrin	Iowa City, IA	5/26/2006	0	0	0	
22747444	Head Injury	6/5/2006	4,515	13,545	444	61,396
Tyler Ruessell	West Lafayette, IN	6/6/2006	42,892	0	0	
48747230	Strained Back	7/1/2006	0	0	0	850
Luke Lousion	Columbus, OH	7/18/2006	850	0	0	
54745485	Burned from hot coffee	8/1/2006	1,004	0	215	6,319
Kasie Knadle	State College, PA	8/1/2006	5,000	0	100	
183282822	Strained Back	8/5/2006	0	0	0	950
Jason Heyerdahl	Columbus, OH	8/19/2006	850	0	100	
28383444	Hand Laceration	8/20/2006	0	0	45	995
Alex Westlind	Ann Arbor, MI	8/21/2006	850	0	100	

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Loss Run Totals

Totals	Med Paid	Ind Paid	Exp Paid	Total Paid
8/31/05-8/31/06	Med Resv	Ind Resv	Exp Rsvd	Total Resv
	Total Med	Total Ind	Total Exp	Total Inc
	194,255	162,219	36,268	392,742
	174,092	720,000	46,150	940,242
	368,347	882,219	82,418	1,332,984

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The Infamous Iceberg

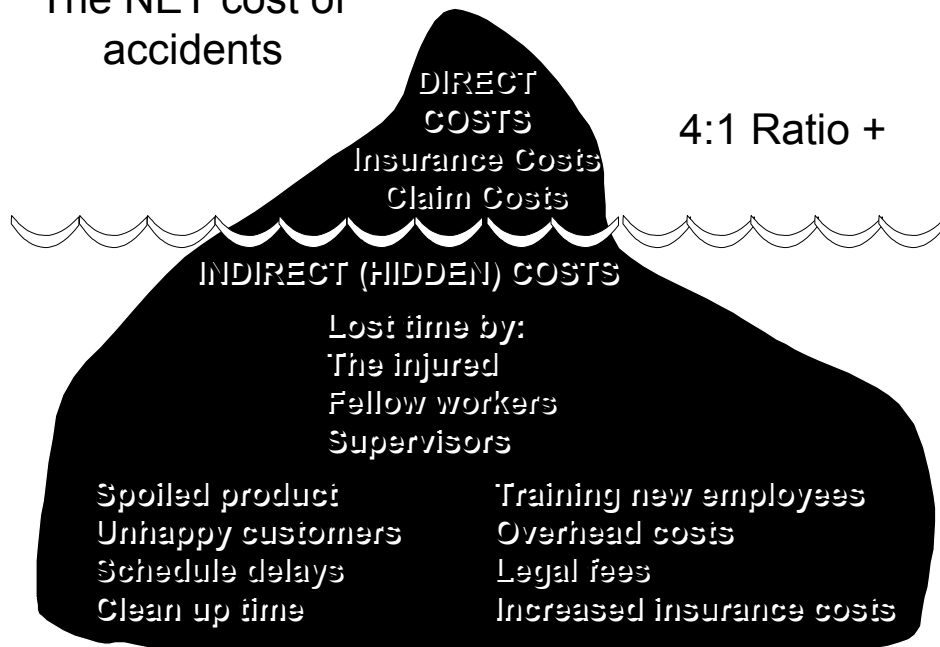


YOU'VE ALL SEEN IT

BUT WHAT DOES IT REALLY MEAN?

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The NET cost of accidents



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Logistics



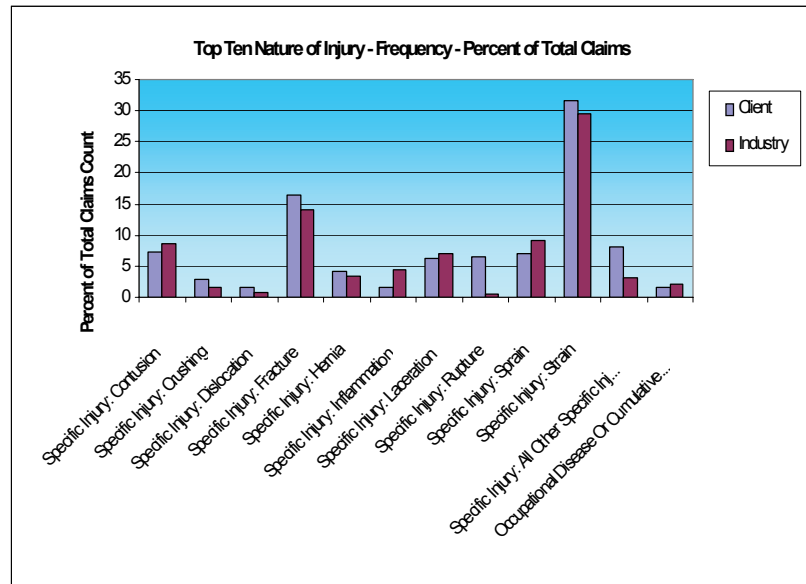
We will principally deep dive loss data.

Other forms of data are available to assist in trending, and benchmarking your own industry including:

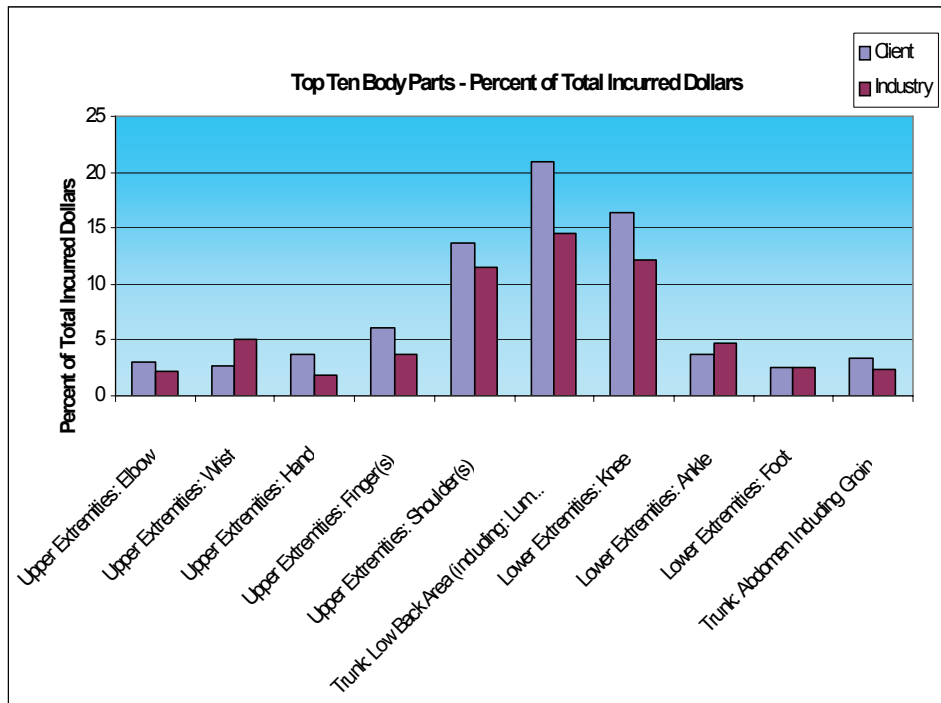
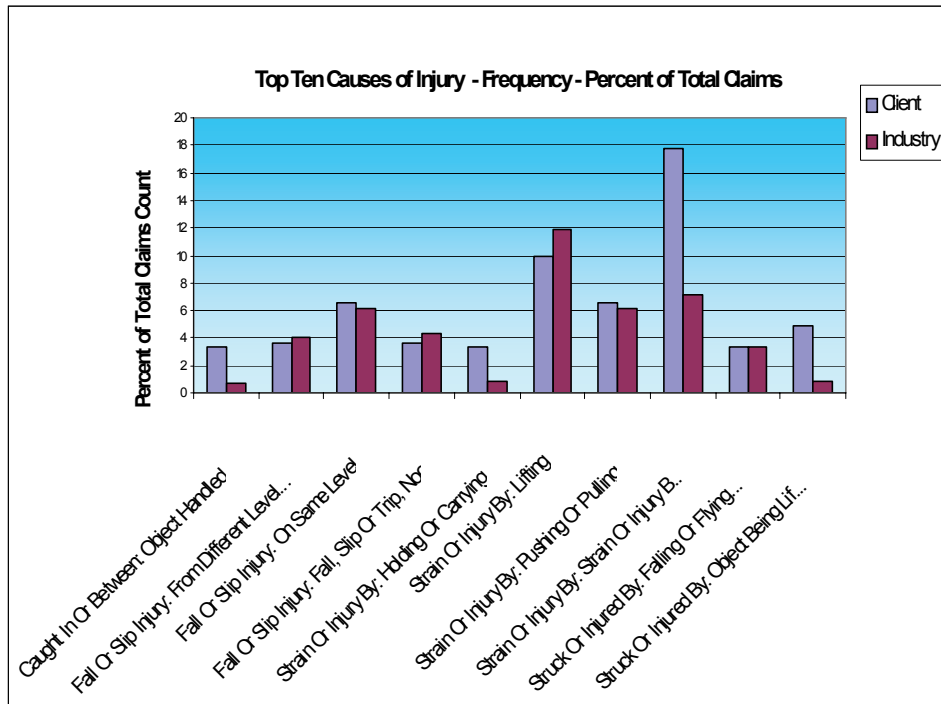
- Your own payroll system
- Cost code system
- Bureau Of Labor Statistics
- Workers Compensation Rating Board
- Safer System
- Your Insurance Carrier
- Your Insurance Broker
- SAWW computation
- State Unemployment Board
- OSHA
- NCCI
- Associations

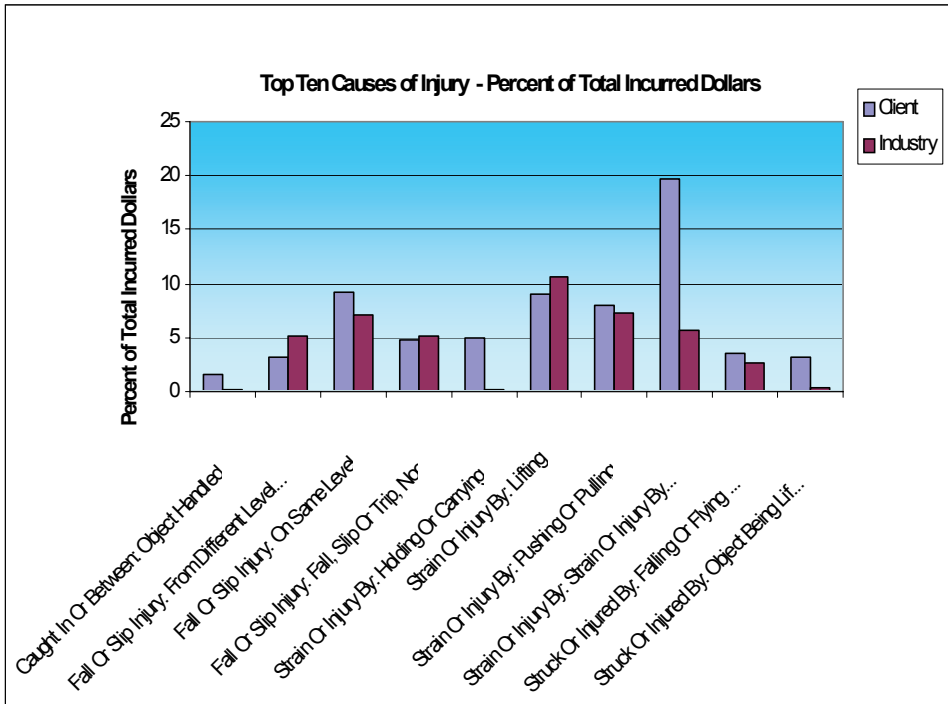
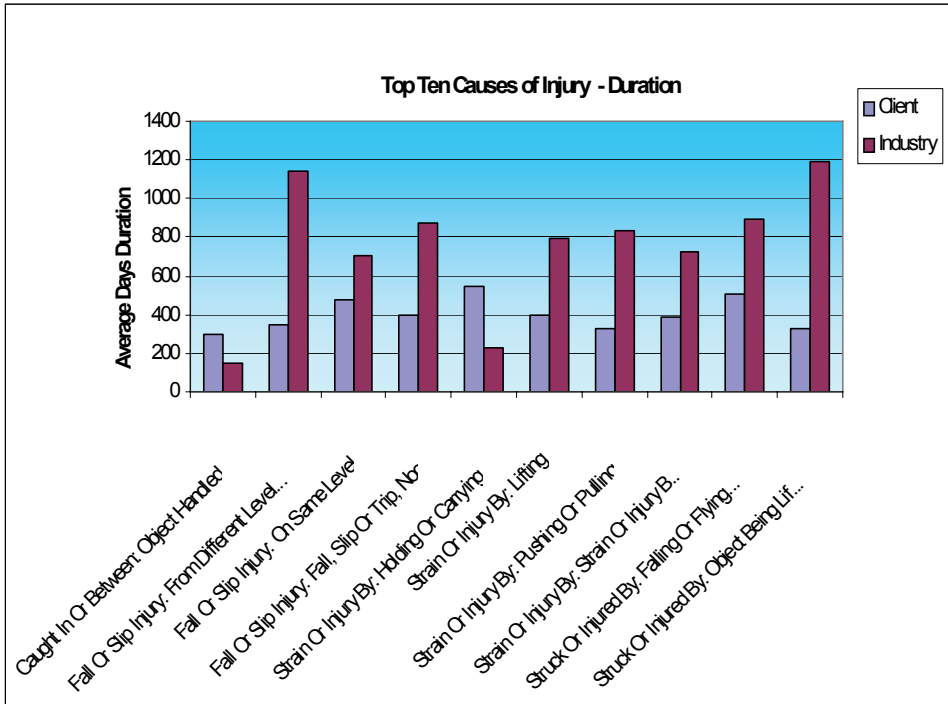
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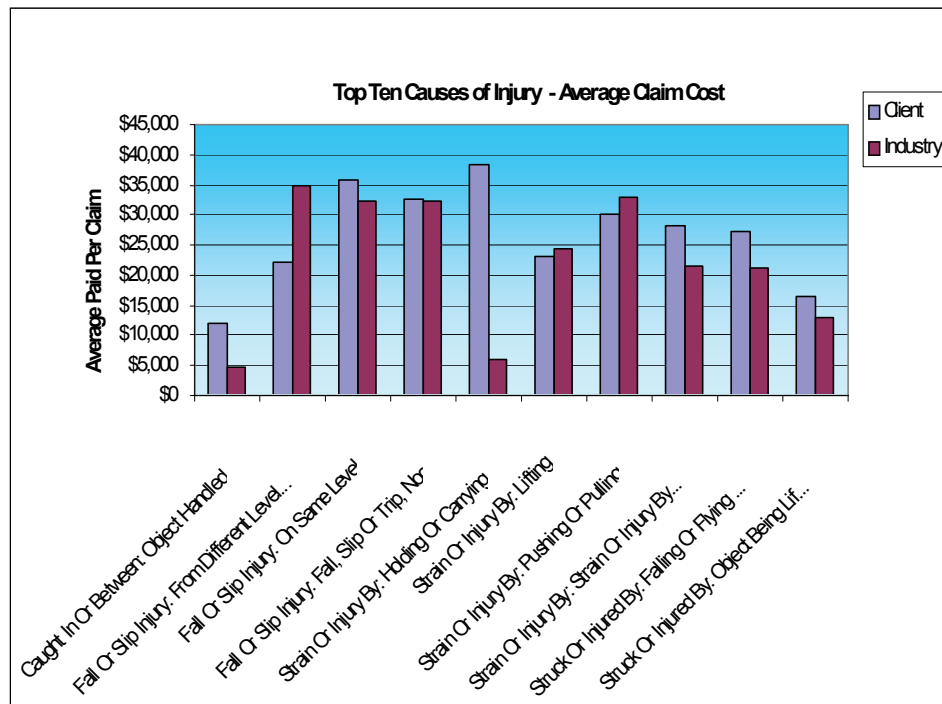
Additional Information



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Deep Dive #1 – Cost Comparison



Work Comp Medical cost to Indemnity

The ratios should be .66 to 1.50. If not, look at

- Health care provider not focused on returned to work
- Company culture does not promote return to work
- Union agreements
- Over treatment
- Hospitals not clinics
- Initial body part to treated body part
- Ineffective use of PPO
- Emergency room utilization vs clinics

Medical v. Indemnity

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Deep Dive #2– Hours Worked



What does an average work week look like?

- 4/10's?
- 5/8's?
- 5/10's?
- 3/14's?

Split shifts? Two shifts?

More losses in the spring after a sedentary winter?

More losses the day after daylight savings changes?

Most losses on Tuesdays?

Deep Dive #3– Timing Factors



Evaluate losses and reserves at 30/60/90 days

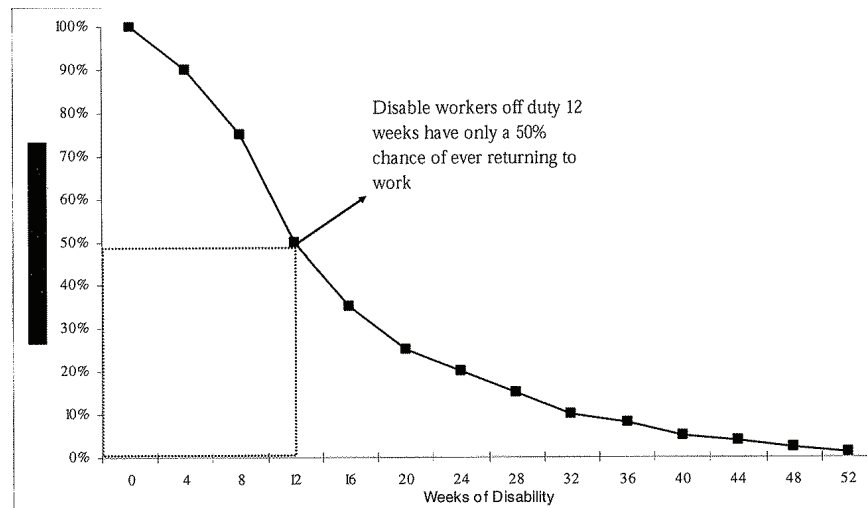
- At 90 days, reserves should be firm
- At 90 days, will know if the claim will be litigated
- Look at large AND small claims
- At 90 days the reserve will go substantially up, or close
- At 90 days, will know the treatment and if the employee will be returning
- How are the reserves moving, if at all? Could indicate adjuster caseload problems, lack of monitoring
- Once claim is closed, look at the reserve history –did it close significantly less? More
- Don't ignore the small ones – could be reserved inadequately

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Generic Loss Reserving

Claim #	Description	Date of Loss	Med Paid	Ind Paid	Exp Paid	Total Inc
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Return to Work Likelihood



Deep Dive #4– Dates



A lot can be revealed in looking at the Date of Hire/Date of Loss/Date of notice

Date of hire

- Employee properly trained?
- Employee experience?
- Very long term employee or short term employee? Both are indicators
- Make sure your carrier Med-Index's for any historical injuries

Deep Dive #4– Dates



Date of loss to date of notice

How long from date of loss to date of notice?

Why the delays?

- Drug clean-up
- Poor communication
- Incentive program deters reporting
- Long notice may indicate fraud
- Culture
- Supervisor/Foreman concerns

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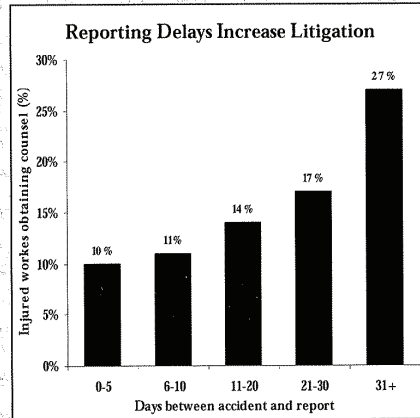
Reporting Lag Time

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Ben Nowak	Evanston, IL	4/20/2006	0	0	0	
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The risk of litigation Increases with increased delays



Reporting delays of three weeks or more result in greater – and generally more costly – attorney involvement.



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Reporting lag study



Reporting Time Frame	Average Cost	% Litigated
Within ten days	\$12,082	22%
Between 11 and 20 days	\$15,582	29%
Between 21 and 30 days	\$16,802	34%
After 30 or more days	\$17,920	47%

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Job costing through payroll/loss analysis



- An effective way to benchmark is through payroll to loss ratios. This can be done calculating by job, location, supervisor or foreman.
- This tool, if done properly, can aid in loss prevention, bidding, working with your carrier, incentive programs and job allocation

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Payroll / Loss Data



Branch	# Claims	Total Incurred	Ave Claim Cost	Hours	Cost/ 10 hrs	Hours/Claim
Ann Arbor	1	\$1,449	\$1,449	25,000	\$0.58	25,000
Bloomington	1	\$194,279	\$194,279	65,000	\$29.89	65,000
Champaign	1	\$245	\$245	80,000	\$0.03	80,000
Columbus	2	\$1,900	\$950	40,000	\$0.48	20,000
East Lansing	1	\$3,559	\$3,559	30,000	\$1.19	30,000
Evanston	1	\$19,076	\$19,076	180,000	\$1.06	180,000
Iowa City	1	\$230,364	\$230,334	25,000	\$92.15	25,000
Madison	3	\$833,903	\$277,968	280,000	\$29.78	93,333
Minneapolis	1	\$28,810	\$28,810	150,000	\$1.92	150,000
State College	1	\$6,319	\$6,319	35,000	\$1.81	35,000
West Lafayette	1	\$13,080	\$13,080	15,000	\$8.72	15,000
Totals	14	\$1,332,984	\$70,552	925,000	\$14.41	66,071

Division	# Claims	Total Incurred	Ave Claim Cost	Hours	Cost/ 10 hrs	Hours/Claim
Grading	3	\$221,121	\$73,707	355,000	\$6.23	118,333
Aggregate	2	\$45,754	\$22,877	85,000	\$5.38	42,500
Sewer	2	\$256,286	\$128,143	105,000	\$24.41	52,500
Utility	4	\$615,141	\$153,785	320,000	\$19.22	80,000
Trucking	3	\$194,682	\$64,894	60,000	\$32.45	20,000
Totals	14	\$1,332,984	\$88,681	925,000	\$17.54	62,667

Effective Data Calculations



There are many ways to analyze your data.

Hours worked are the equivalent factor in these comparisons

- Hours/# of incidents gives frequency factors
- Hours/cost gives severity ratios
- Hours/weeks of disability is more comparable but there are still subjective factors such as claims handling, recovery times, but can also indicate effective return to work programs

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Medical / Indemnity Cost Comparisons

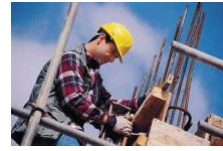


You can also compare medical costs

- Total medical costs/number of claims equals medical spend per claim
- Total hours/weeks of TTD/PPD

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Quick Hit



- End of job losses
- Track employee injuries by end of job
- Before job starts identify crews that will be first off and consider end of job bonus programs

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Quick Hit



- You can also track by hours an employee was trained
- Were they fresh out of the union hall?
- What kind of training did they receive prior to the job?
- Was it documented?
- When was their last training?
- Have they gone through refreshers?

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Quick Hit



- Compare litigation firms
- Costs per attorney/firm
- Compare average TTD/PPD per attorney

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Quick Hit



- Compare safety personnel
- Losses can be evaluated by a contractors own safety personnel
- Plug in specific jobs to compare effectiveness

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Other identifiers- WC



You can capture, and your carrier's loss runs can capture through claims code many variables:

- By project
- By superintendent
- By job task
- Time of week
- Hour of day
- Time of accident
- Job stage
- Hourly pay vs. per diem
- Union

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Identifiers – General Liability



Your General Liability losses can be evaluated by:

- Subcontractor
- Operations vs. completed operations
- Supplier
- Material
- Union
- Attorney

Just to name a few. Many exist.

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Identifiers - Auto



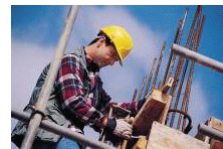
Auto losses can also be categorized by

- Driver
 - Age
 - Experience
 - Driving record

- Equipment
 - Maintenance

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Identifiers - Property



- Foreman

- Superintendents

- Job location

- Material

- Supplier

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Summary



- **We've shown why it's critical, benefits, consequences and a few practical ideas to get you started**
- **There's no limit to what you can capture**
- **It's not the future, it's today**
- **It's fun**

Thank You