



S.E.N.Y. Conference

March 27, 2007

Mark A. Boyle

Sr. Vice President & General Manager

Turner ≡ Casualty & Surety



Safety x Finance = Success

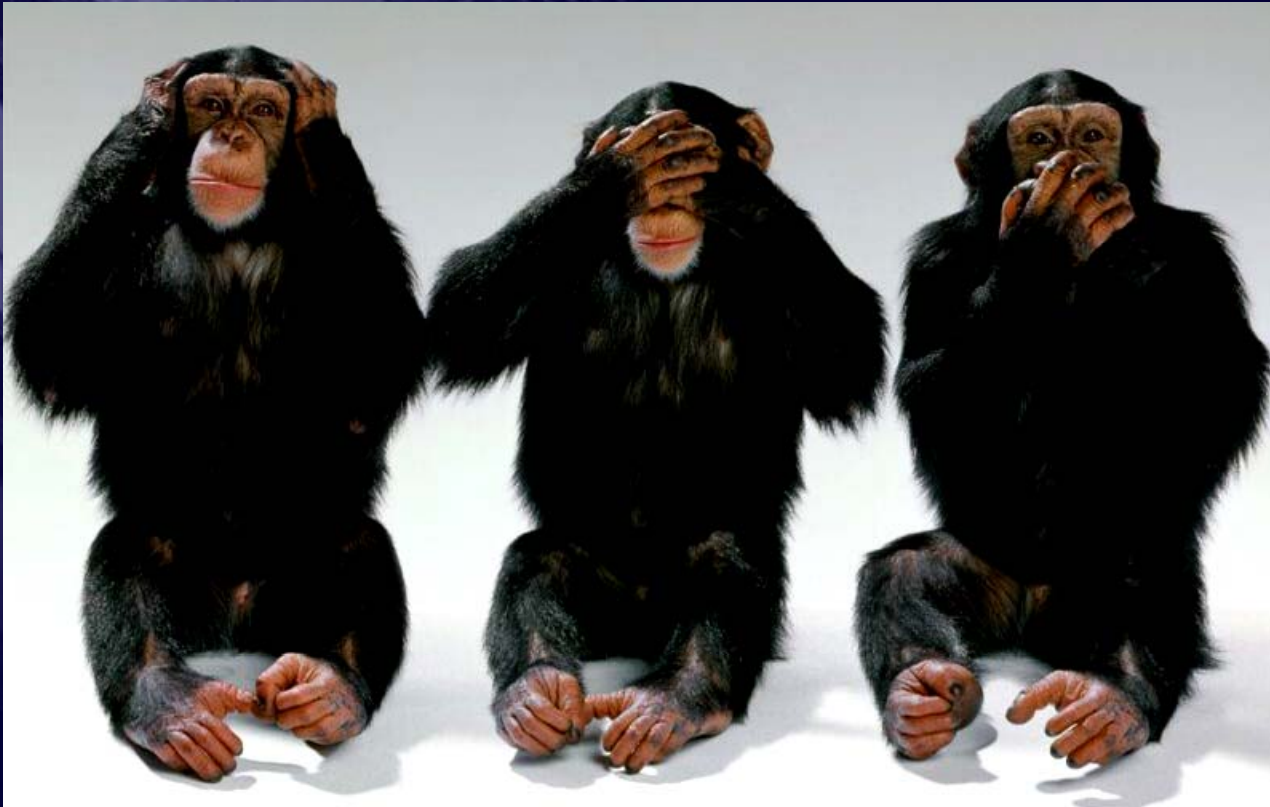
Turner ≡ Casualty & Surety

"Control the Risk"



Turner ≡ Casualty & Surety

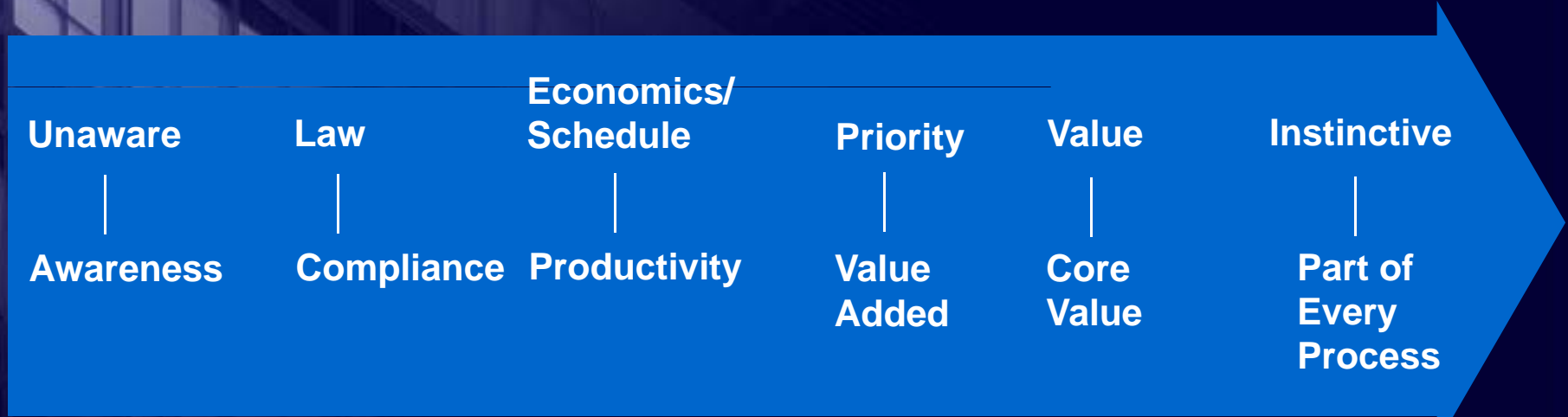
Dealing With The Issues



The Evolution of a Fully Integrated Safety/Risk Management Organization

Management Commitment

Management Activity



**Severe
Accidents**

**Hazard
Indemnification**

**# of Accidents
Incident Rates**

**Climate/
Attitude**

2003

2004

2005

2006

How Are The Insurance Markets Reacting?

- Exiting the Industry
- Walking Away From Clients
- Raising Rates
- Exclusions for Residential Work (GCs, Subs, and Designers)
- But Rewarding Some Who Can Prove They Can Build Quality Buildings

How Did Turner Figure It Out?

- Connect Insurance Costs to Operational Excellence
- Correlate Safety/Quality/Sub-Default
- Communicate Communicate Communicate
- Reinvent Ourselves Every 2 -3 Years

"The Trick Now is Sustainability"

Safety Program Must Haves

- Substance Abuse Programs
- Bilingual Training
- Full-Time Safety Project Thresholds
- EMR < 1.0
- On-Site Medical Support (Where Appropriate)
- Web-Based Data Collection System

Safety Staff Development

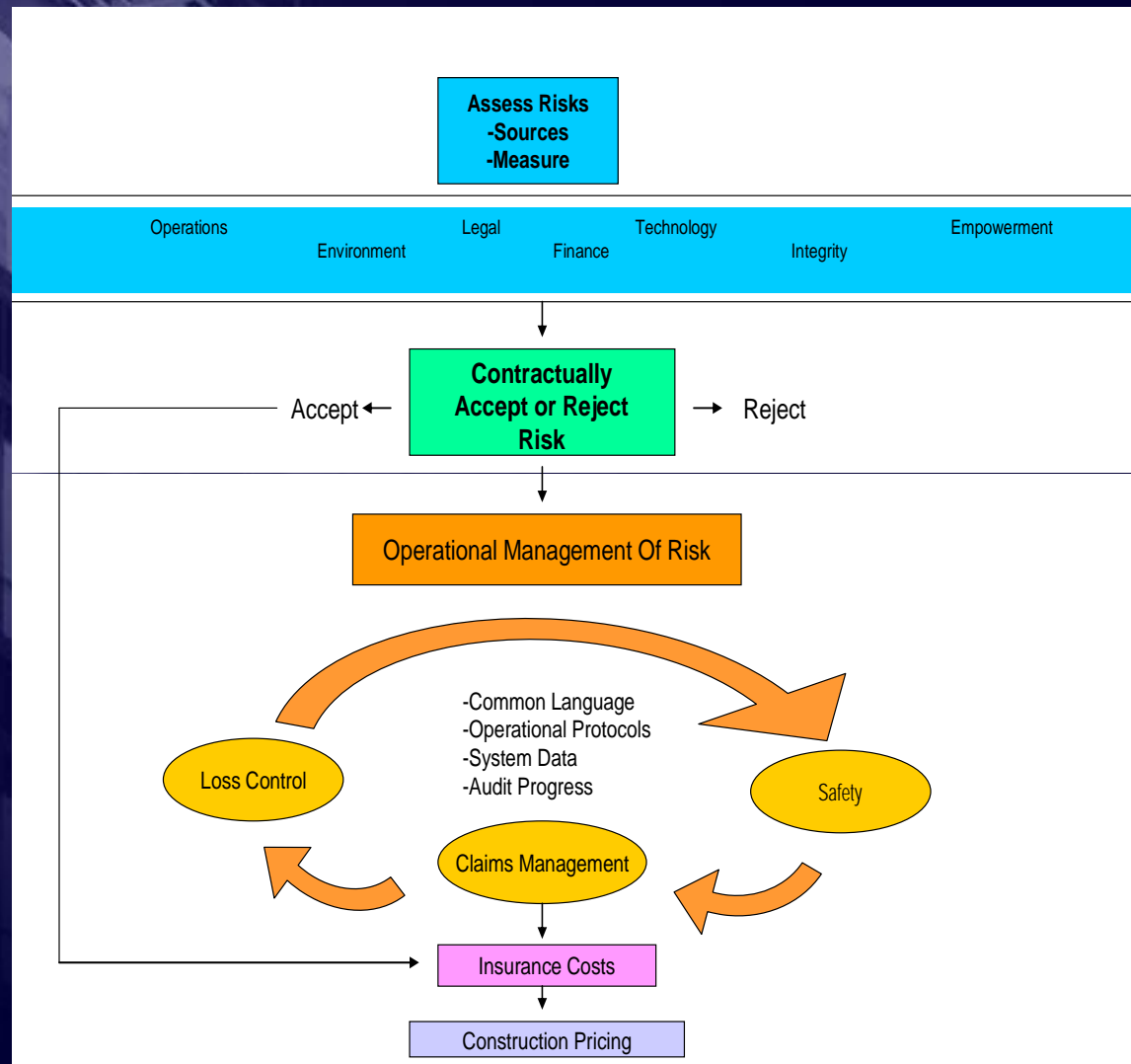
- From 75 in 2003 to 230 in 2007
- Defined Career Path
- Safety Internship Program
- Safety College Recruiting
- 40% Bilingual

"Safety Must Be a Business Partner"

How Do You Convince A Client To Pay for Safety?

- Data, Data, Data
- Good Corporate Citizen
- Educate
- Communicate
- Finally It Is Not An Option

Integrated Risk Management



Team Strategy

- CSO Team:

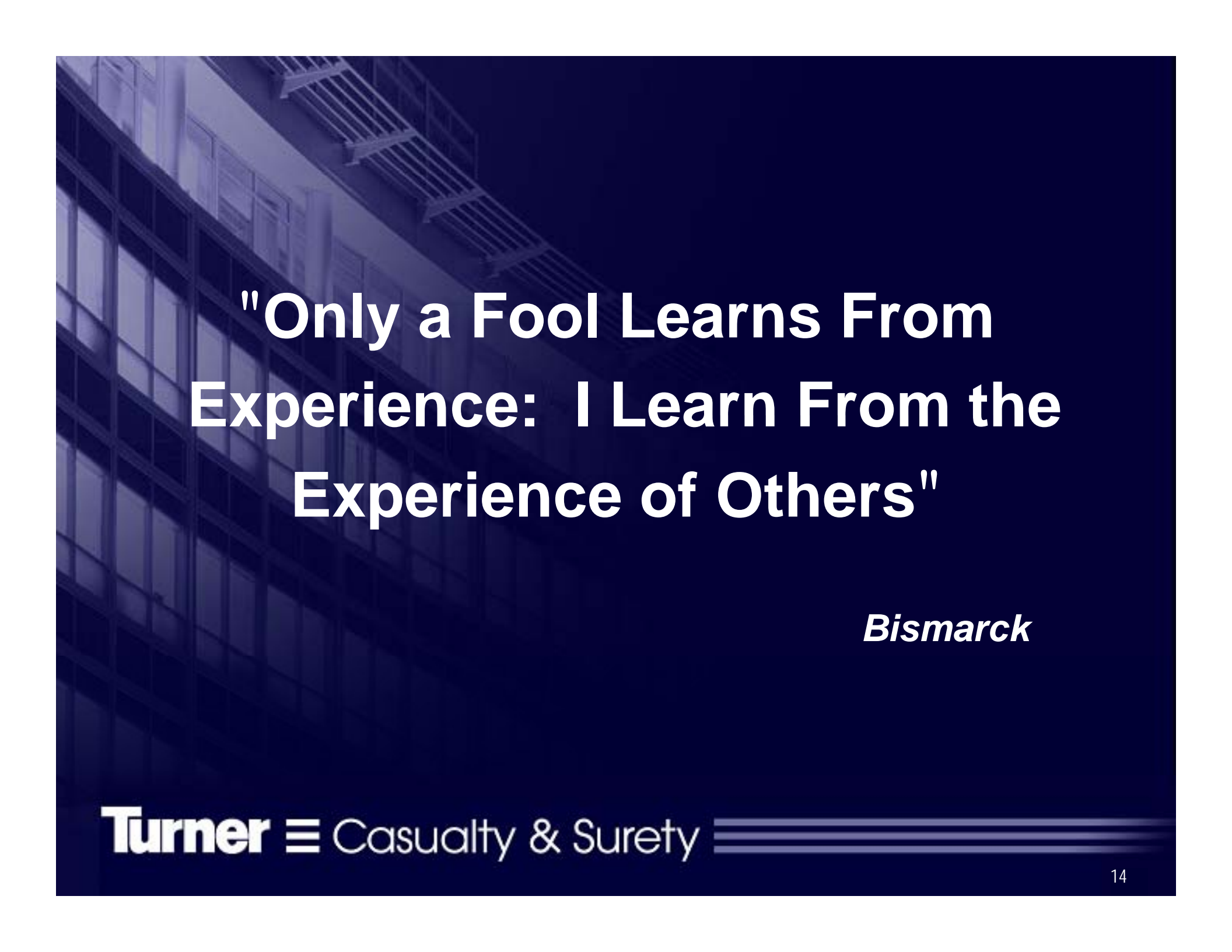
Claims, Safety, and Operations Committee

- Review Issues
- Push Responsibility Down Through Organization
- Everyone Owns a Piece of Risk Management



Safety Business Plan

- A National Safety Scorecard Developed in 2003 to Keep Score Publicly
 - Recordable Incident Rate
 - Lost Workday Incident Rate
 - Lost Workday Severity Rate
- Turner Has Introduced a Four-Year Plan, with Annual Milestone to Reach the Construction Industry Institute (CII) Rates by the End of 2007
- Business Unit Specific Goals Developed to Define Their Success
- Set Goals to Achieve 20 - 25% Reduction Annually



**"Only a Fool Learns From
Experience: I Learn From the
Experience of Others"**

Bismarck

Turner ≡ Casualty & Surety



**Industry Leaders Must Act Like
Industry Leaders**

**. And Have the Courage
to Step Out in Front**

Turner

Building L.I.F.E

Living Injury Free Everyday

Turner has a culture that promotes an injury-free environment and provides the safest workplace possible for our employees, contractors, clients and the communities in which we work.

Safely Building the Future

Guiding Principles

Injuries Are Preventable

Perform a Task Only If It Is Safe

Working Safely Is a Condition of Employment

Practice and Expect Safe Behavior Everywhere, Everyday



Turner  Casualty & Surety