Division *of*
Risk Management

Transcript for Property, Statement of Values (SOV), and Valuations Presentation Video

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Speakers: Brian Jensen (Assistant Director DRM) & Barbara Belliston (Risk Assets Database Coordinator DRM)

Introduction & Welcome

[Accessibility Note: This transcript includes descriptions of visual content, such as presentation slides, enclosed in brackets to ensure accessibility for all users. Speakers are identified by name or role.]

Moderator: Go ahead and have Brian and Barbara come up. Brian Jensen and Barbara Belliston work on our team. Brian is Assistant Director and Barbara is—I'm sorry, I've got to read it here—Risk Assets Database Coordinator. In other words, she does fantastic work and a lot of work for us. So with that, I'll turn it over to you.
Brian Jensen: Thank you. Let me just stand here. We've got this covered from the width of the screen. I would hate to not be on camera.

Property - Statement of Values (SOV) and Valuation Inspections

Brian Jensen: I think this is my best side. We'll figure that out as we go through. So, thank you for being here today. We appreciate the opportunity to present to you today and talk to you a little about probably the most exciting topic we're going to talk about today, which is SOVs and evaluations. Now you're wondering, why would you put that at the beginning? To build it up. But it's because the only way it could be any more exciting is if I took a balance sheet and we talked about finance captive, and then balanced that against careful expenses. So, we're just going to stick with SOVs and evaluations this morning.

As Rachel talked about, though it may not be the most exciting thing in the world, it is very important in what we do here. When we went over to London, that was a question every single one of the excess insurance carriers asked us: "What are your evaluations, and how are you keeping up with the SOVs?" So it's a tool that they use to evaluate our premiums every year, and as Rachel talked about, our premiums are either going down or staying even.

Although it's not the most exciting thing in the world, having you be our partner and making sure that the SOV is up to date and is accurate—and is data that we can use—is extremely important in what we do and in providing the service to you, and making sure that we get the best value for the money that we are spending. So thank you for being our partner in that.

Basically, what we plan on doing is giving you a high-level view of the procedure of making sure your statement of value is correct, how you do that, and the items that are included in that. I'll talk a little bit about the evaluations and how that works with the company that we have contracted with. Hopefully, what we want to do is have you ask us your questions, making sure that we address the questions that you have, so that we can ensure that it's a smooth process and that you understand how that works. I'm going to turn the time over to Barbara, and then I'll follow up with the valuations, and then we'll open that up to questions for you guys.

Barbara Belliston: Good morning. I think most of you are my email friends or my telephone friends, so I'm grateful to be here today and put faces and names together. Does everybody know what SOV is? Yes? SOV is Statement of Values, and basically what that is, is that's what you have. It's your assets. And the name SOV is the form or the report that all of those things go into. I think sometimes people get a little scared or carried away or worried about, "What in the world is an SOV?" It's just the list of all the assets that you have and the values of those assets that you want covered. That report is your statement of values.

Property - SOV: Buildings
New Building/Property Update Form

Barbara Belliston: We're going to start with property. When you obtain property, whether it's something that was constructed for you—so we aren't going to go through course of construction today, although if you do have a question at the end I'll take that—or whether it's a building that you've purchased or you've leased, that needs to be reported. I need to know that you have that building. There's a form I think that Brian is going to throw up there to show you what the New Building Property form looks like. And if not, that's okay, I look at it every day. I can line-item write down the things out of my head.

On that form, it's very important. Up at the top it starts with "Agency," and that's whose building is it? Who's responsible to pay the bill for that building? The "Division" of that agency—so that comes in with the State of Utah buildings so often. At a school district level, you don't have a division. I get asked that a lot for higher ed and school districts: "What's my division?" You don't have one, you don't have to worry about that one.

The "Building Name" is the name that you want listed for that building. What do you call the building? Those are important at the very important line if it's a state building and DFCM has a different name for that building than you do. I need to know that that's one building, so we don't create two buildings by mistake.

The other thing that's important is I need to know if that building is leased or if that building is owned. That tells me who's going to pay the premium. If it's a leased building, most often times, whoever you're leasing it from is paying the premium on that building. So I need that piece of information so that you don't get billed for that leased building. Sometimes you will have a leased building that you are responsible for, and if that's the case, then I need to know it's leased. It's very helpful if I have a copy of the lease to add to the information, in case it's ever needed, it's already there.

"Building Number" - That is your Risk Management number. That's something that when I receive information from DFCM, they give me that. If you know your Risk ID number and you can put that on the line, that's great. If it's a brand new building, you don't have a number yet. I will give it to you, and I'll let you know what that number is when I get it added in.

The "Address" of the building. That's the address that if you have a claim, that's where that building needs to be is where you tell me it is. I now have the ability to enter latitude and longitude, and that comes into play a lot with UDOT or Natural Resources. They have assets that aren't in a gridded address. So they'll give me latitude and longitude, and that will go on that line.

Up to that point, we've got your building entered. You're good to go on the building. The rest of the questions, as far as your construction class, that dictates part of your premium. So that's something that I add after I get that building created.

Way down on building value, right here, that's the value that you need that building covered at. Sometimes people will say to me, "I don't know what the building is worth, just make something up." I can't do that. You need to tell me what you believe that building is valued at. If it's a brand new building, we usually start with what did it cost to build it. That's a value that we change periodically because that building will increase in value. Brian is going to go over evaluations and how that piece works automatically on that end.

Audience Member: Question. Do you want them to put replacement value? You know, new construction, property value may be one amount, but to actually replace it if it burns down would be another.

Barbara Belliston: I would say replacement value. It's a good question. Thank you. Yes, replacement value. Some more attributes of the building. If it's something that you've just taken on, you've leased it or whatever, is it in poor condition, good condition, or excellent condition? Do you need to have it inspected? Does our loss control team need to come out and look at that building for you? That's probably something you could take advantage of their skill to get that information.

The square footage is extremely important. Whether it has fire suppression, alarms, flex lines—so if there was an earthquake, do the lines flex? Those are important pieces of information that are recorded also.

So that's your basic new building form. We use that form also for updates. So if you have done anything with that building that you need to update, this is the form that you would fill out. When you fill it out for updates, just let me know that it's an update. It's not a new building, I don't need to add a new building in there. I just need to update this building that I already have. Most often times, you've done an improvement, which is part of our course of construction, and we're already working together on that, so I would already have that information.

Property - SOV: Contents
Building Contents, Inventory, and Other

Barbara Belliston: You'll see on there that there's a content value line. Moving to content, Brian and I decided that we'd take questions at the end, but if you have a question along the way, throw your hand in the air and I'll grab questions. Otherwise, after we both give you the information, then we'll take hopefully a lot of questions so we can go a little deeper into things.

Your property content is also part of your property coverage. When we enter property content, the content of the building, the things that are in your building—your desks, tables, your filing cabinets, whatever all is in your building—that is your building content. So it says up there, "value of content within the building."

Most often times, what we're working with after the initial entry of a building is either "Inventory" (which is part of your content) or "Other" (which is part of your content). Honestly, "Other" is what we work with most. Inventory is normally artwork or liquor for the liquor stores, or things that are of high value and need to be line-itemed.

Just a note on the line-itemed: I don't have to have your line-itemed list and enter every line-itemed thing. I need to know what that list is called. What is this artwork called? What's the whole grouping called? And what's the value? Then a spreadsheet that breaks that down needs to be in your possession. If you want to share it with me, I am thrilled to add that to your information, and that helps our adjusters if you have a loss so that we already have what that includes. But when you have a dollar amount to give me initially, I don't need that content broken down to get it entered. I like to add it, but we need to get it entered as soon as you need coverage on it. So keep that in mind on your things that you're going to line-item and break down.

And then "Other." Other takes in a lot. Other takes in off-highway vehicles, playground equipment, artificial turf, goal posts, boats—I'm sure you can think of more. Those are the things that came to my head immediately. Those things we add individually under "Other," which is all part of content. On those things, I need—if it's an off-highway vehicle or a boat or things like that—I need identifying information. I need your serial number. If it has our Utah state registration, I need that. Anything that you can give me that shows me this is exactly what this item is. So that if you have a loss, it's not "Well, it's one of my boats, but I'm not sure which one." We need to have them broken down individually so that those claims can be filed and taken care of.

Property - SOV: Auto
Utah State Registration and Vehicle Types

Barbara Belliston: Let's do auto. I also maintain all of the assets, all of your automobile assets. In order to add your vehicle, when you receive the vehicle, you need to let me know that you have it within an absolute minimum of 90 days. I ask that you please don't wait 90 days because if you do, you're going to forget that you have it. It's going to sit in your filing cabinet stackable and you're not going to remember to let me know. So please let me know as soon as you get a vehicle.

I'm going to ask you to email me your Utah State Registration. That's the document that I need to add that to the auto policy. So that gives me all of the attributes of your vehicle. When I enter that VIN in, a whole bunch of things come up automatically. Sometimes I've reached back out to you and said, "This is what you sent me, but I just want you to know that this and this don't match," and we look and see that for whatever reason, your vehicle that you thought you registered is a different vehicle because you did five of them at once. So keep in mind that if I'm questioning you on what you sent me, it isn't because I think you did anything wrong, I think it's because you probably did a bunch of them and just got them in the wrong order as you sent your information over.

When I put your vehicle in, there are different types of vehicles. That dictates your premium to some degree. But it's either a personal vehicle, which is less than one ton—which is basically most trucks, all cars, most vehicles fall under personal vehicle. If it's a law enforcement vehicle, then it goes under law enforcement and that again dictates the premium. So that's super important for me to know if you're a school district that has law enforcement vehicles. Granite School District has a lot of law enforcement vehicles, and that's a separate section in their statement of values.

Heavy equipment is anything over one ton. Sometimes you'll just have a truck that looks like a regular pickup truck, but it's really a heavy piece of equipment because you're hauling very big and heavy things with it. You already know that, but I need you to let me know that when you send it to me. School buses, that one is... those are school buses.

Trailers. Trailers are an interesting topic because I put the trailer on your auto coverage because you have a Utah State registration for that trailer. As long as that trailer is attached to your vehicle that you're pulling it with, you're attached to your vehicle, and so that's on your auto coverage. But as soon as that trailer is parked at your high school with all of your band equipment sitting in there, that's property coverage. So if you have a trailer, please reach out to me and let me know what it is, and where it is, and what it's used for, so that we can get it in the correct location.

OHV. OHV covers your golf carts, your side-by-sides, and any of those things that are licensed. On your state registration it says "For Highway Use." Those go on your auto policy. If it doesn't say "For Highway Use," it will say "Off Highway Use Only," then that goes over here on your property policy under "Other."

That was as clear as mud. But that covers our vehicle stuff. Oh, Brian's going to go through the really interesting part, the values, and then we'll jump back and forth with questions.

Brian Jensen: Thank you. Thank you. Yes. You have a question?

Audience Member: New buildings. When do they report those?

Barbara Belliston: I need to know that your—if you have a course of construction and it's moving to property, I need to know when you get your substantial completion. You may not be moving into it yet, you might have a punch list of items that are being done. But your school, or your students, or your staff, or whatever are going to start loading their equipment into that building. I have to have that on property coverage, or you don't have coverage on property yet. Course of construction is a completely different policy. Did that answer where you wanted me to?

Audience Member: And when do they need to report like course of construction?

Barbara Belliston: I need to know course of construction before you put your shovel in the ground. You need to have had time to send it to me, I've entered it, I've created an invoice, I've sent that invoice over to Audrey, she's let me know what it is that she has done for a receivable number, or whatever it is she needs to do. I need to send you that invoice, you need to pay that invoice, and *then* your coverage goes into place. So I can usually do all of those things in about three days. But you need coverage *before* you start your project.

Brian Jensen: Andrew, what happens if they don't report it on Statement of Values?

Audience Member (Andrew): If it's not reported, then we're going to deny coverage because it's not covered.

Barbara Belliston: That comes into play on everything. Not just course of construction is a completely other animal and we can go over that as much as you want in just a minute. But you don't have coverage if you don't let me know. And letting me know is sufficient. I've had the question numerous times: "What if I let you know at 10 o'clock in the morning, but you don't get back to me, and I get in an accident at noon?" If I have it, you're okay. I need an hour to a day to get things added. But if I have it, we're on the path, and you can work with your claims adjuster.

Audience Member: In the past, you were pretty squishy... like "Oh, you meant to report it?" No, no. For insurance. We own $15 billion of risk. You don't report it, you don't have insurance. Just like homeowners. I don't have homeowners insurance.

Brian Jensen: That's why Barbara should be your best friend.

Barbara Belliston: So it's super important that you outstay my close email friends. But I'm not usually very difficult to get hold of. But just yeah, that's a really important thing everybody needs to understand. Just like your own insurance on everything you have, that's your own personal stuff. If you don't report it, it doesn't have coverage.

Valuation and Inspection Initiative
5-year contract with CBIZ

Brian Jensen: Now I can see Barbara is a busy person. She is awesome at what she does. I have no idea how she keeps track of the thousands and thousands of items that are listed and covered by us. So, I appreciate everything that Barbara does. And yes, Barbara should be your best friend and everybody in this room should know who Barbara is. If you have questions, reach out to her. She can walk you through any of the processes that we have. The form that she showed you is on our website, for that building form, so you can easily go up there and grab that form if you need that. So, I appreciate everything she does.

So when she talked about that building form and the valuations, and you coming up with a number for that building. Most people, I would imagine here, are probably not up on their appraisal skills and have that knowledge to do that. Back in 2019, before 2019, we relied upon you as covered entities to provide us with those numbers. What is the building worth, and what should we be covering that for? For many of you, that is difficult to do and to come up with the correct number on that.

So in 2019, we actually entered into a 5-year contract with CBIZ to go out and start doing appraisals on all the buildings and structures that we had on our policy. So we did that for five years. They went out and we completed appraisals on almost every single building that we had on our coverage. Which is not only important for us to have correct data and know that we're actually insuring at the right values, so when you do submit a claim that we're able to make you whole again. But it's also important to the excess insurance carriers. They really wanted that information, and to know that the values are correct as well.

So it was not only important to us as your insurance provider, but also to those excess insurance carriers as well, wanting that same information. And they wanted to know that we were keeping up with those values and making sure that they're correct. So we did that for five years. That contract has now expired. We're now in a contract with Centurisk (they used to be known as AssetWorks). So in the future, you might be getting notices that these people will be coming around to your properties and looking at structures and evaluating those properties.

So we just completed doing a round, and we did a little over 400 buildings. And those buildings that we did do had about a 6% increase in their values.

Valuation and Inspection Initiative
A trending value of 4.2% applied to non-inspected buildings + total insured values now over $53B/$64B

Brian Jensen: And when they do those, we not only get a correct value on there so you know it's correct. We now have information that we've never had before. They do secondary characteristics for us. They have a list of wind characteristics of your building, earthquake characteristics, and all sorts of different equipment that you have in your building—what your HVAC is, and things that we have never had before. That we are able to provide to these excess insurance carriers to help them format that data. And by providing them data that's up to date, that's current, that's accurate, this affects our premiums. By providing them with this, we receive a break in our premiums because they can see that we're doing our due diligence to make sure that the data is correct that we're handing off to them each year.

So we appreciate your willingness to let us onto your property. We know that at times that it's inconvenient for you to allow us onto your property and to have somebody escort this person around to do those buildings. But in the end, it is actually benefiting everybody who is participating in the property program because we do receive credit for that with our excess insurance carriers.

So as I said, we've actually completed most of the buildings now. We are actually on our second cycle now. So in our second 5-year cycle, making sure that all the properties are done. We're concentrating more on buildings that are over $25 million because those have more of an impact. And also new buildings that are coming on. So if you have a new building that's coming on that's never been appraised before, it's going to go into that queue now. So that we go out there and make sure that those values are correct. So even though you submitted a form, you've done your best due diligence to tell us what the values are, we're going to go out there and still make sure that that value is correct. So that we have those characteristics, their secondary characteristics.

Also, when they come out there and do your visits for you, they provide me with reports. I get very detailed reports on your building that includes pictures and all these secondary characteristics and the evaluations of the buildings. I get a summary of those visits that they've done to you. If you are ever interested in seeing those reports, I am more than happy to share those with you. You see very detailed specs on each one of your buildings that we have gone out there and inspected. So if you're ever interested in that, I am more than happy to share that with you.

So what happens with the buildings that we don't inspect every year? So we actually apply a trending—we get a trending report from Centurisk now. And they tell us—and they go out there and look at the market, they look at where construction costs are, what's happening in the market out there—and they will come back with a number percentage to increase those values. So that we're keeping up with the economy and what's happening each year to make sure that those values are trended and we're keeping up with that. In the past, when we first started this program, we had a huge increase in values because we had never done this in the past.

So not only do you not have to worry about figuring out what your actual value should be, you don't need to worry about making sure those are trended each year and are keeping up with where they need to be. We automatically do those for you. So we just finished doing that. So if you were to look at your statement of values from last year and pull one from this year, you would notice that your values have increased. And I know that Matt has already looked at his.

So that is an increase we automatically do that. The one thing you do need to remember, though, is contents. We do not increase your contents. So if you're making changes to your contents, and that needs to be looked at and evaluated, that needs to come from you. Because when these evaluators go out there and do that, they're just looking at your building, they're not looking at what your contents are and what you have in the building. So if you do need to increase those, those need to come from you, and you need to contact Barbara so she can update the value of your contents in your building.

And as Rachel had already said, so we have $53 billion for just buildings. And then if you start including contents, and course of construction improvements, and things we're doing, we're at $64 billion right now.

Key Impacts of the Initiative

Increased reliability in data (COPE data, RMS classifications) and improved relationships

Brian Jensen: So what are the values that we've gotten out of this program so far? So as I've talked about, we've discovered building structures that we didn't even know we had. Sometimes that you didn't know you had. And when we come to you and say, "Hey, we found this building, we found this—maybe it's turf on a football field that hasn't been listed yet," we can come back to you and say, "Hey, do you want this listed?" Then you can then make that decision of whether or not you want to add that or take it off. So we found things that we didn't know that were out there before. Our data is more correct. We know that the values that are placed on the buildings are now correct instead of a best guess of what you think.

One of the things that hopefully, for you, since you don't have to provide that information anymore, is that it's a benefit to you, that it's just one less thing that now you don't need to worry about every year of contacting risk management to make sure that all of your buildings are updated.

And then as I talked about, just the extra data that we received, the secondary characteristics, is more information that we've ever had in the past. And we're able to use that information to pass that along to the excess insurance carriers to help them provide the service. To pay to leave any claims out there.
Are there any questions that you have for us? For Barbara and I?

Audience Member: When we was talking about the trailers. Here again we have multiple trailers, some of them are equipment trailers. Some, like you said, you'll have... I mean we don't have a march property like, we're on the maintenance side. We have goods in there, like scaffold, whatever. So do we need to identify that separately with what's in those trailers as far as equipment?

Barbara Belliston: The value of the trailer with the equipment in it is the value that we would use. So I don't put content coverage on content. So that trailer would be listed as content at its total value with everything that you have in it. Does that answer your question?

Audience Member: Yeah, kind of, but we just need to make sure we identify, right, that that is an equipment hauling trailer, but it is equipment with...

Barbara Belliston: Yes. We need to put it on your property coverage. And then whatever location it is that you choose to list as its home of record, because it might be parked somewhere away from whatever. You need to know where you listed that, whether it's under a district office or a maintenance shed, so that we have it listed under that building as content under that building. Perfect.

Audience Member: The other question on these appraisals you were just speaking about, we had some of those this last spring. And I'm guessing it was the other company, because it's... it just is crazy to me that we've only seen that 6% increase, you know. If this is kind of a 5-year snapshot, I mean if we're building a school and we built a twin sister a year later, we're seeing much more than that, especially since 2020.

Brian Jensen: So it's 6% just for one year. Okay, okay. So every year, it has received a trending. And it's been anywhere from 8% to... I believe the year before was 8%. Yeah, that makes more sense. So yes, every year you'll get that trending up. So yeah, it was 6% this year for the buildings that we went out and appraised.

Audience Member: This new company, when you're kind of scheduling and thinking about those visits—like we worked with them hand-in-hand with our business administrator and that—and you know it was, I feel like they were trying to cram too much in one trip. I think they were coming from Texas, I believe, but they were trying to cram a lot in their one trip, you know. And they would call them and reschedule. And so it was really hard for us because they would go hit another district and then they were wanting to come to us at 5 o'clock in the evening. And so it's hard for us to even get the manpower opening the buildings back up. So it was just something to keep in mind, that when they try to cram too much into one trip, it really is hard to do.

Brian Jensen: No, that's great feedback, and I didn't know that they were trying to do it out-of-hours. Yeah, they were doing it later, they were trying to get a lot done in a day. I know they do that, they try and so, I will keep that in mind, spread that out. And then we did, you know, help them get a lot of these other auxiliary things like air conditioning and those others that we sent that later. So that was good, we don't expect them to see everything, but almost like don't spread themselves too thin, I guess.

Brian Jensen: No, and they try and do that right as a business. So no, this is great feedback for me. So now I can go back there and we can have a conversation.

Audience Member: In their first year they've done it, so yes, they were trying to figure it out and how they do all this stuff. I think it is a little bit different for doing public entities as opposed to private entities. Um, so no, this is great feedback.

Audience Member: Like I say, like some of that, we're trying to schedule because of lot of after-school activities, normal games, full plays, whatever. So we're trying to also work it in with our schedule so they know and... anyway, it was just a scheduling thing.

Brian Jensen: No, that's great feedback. I appreciate that.

Audience Member: On the trailer issue again, so most of our trailers don't have, you know, they're stored goods... [unintelligible]... trailers, hauling equipment, but then tools... So we just list the trailers, send to you? That's correct, right?

Barbara Belliston: Correct.

Audience Member: Did we do any annual building inspections?

Brian Jensen: So no. That's not a thing anymore, right? So you need to continue to do building inspections on your own. But you will work with our loss control team. They will still inspect buildings and come out and visit you and do those. So what we're doing is we're sending appraisers out to get value of your building. They're not looking for things that are wrong with your building, they're not looking for things you need to fix. They're just valuating your building. So you will still have our loss control team that will be working with you to do inspections on your buildings where they're looking for things that need to be improved or things that need to be fixed or things of that nature.

Audience Member: So, what you were saying about the difference between DFCM and regular. Like for us, as a state agency, we deal with DFCM completely. So we don't even see the inspections that come in. So for us to have a claim, we have to go through DFCM to go through you? I believe. In some cases if the building—because we don't know anything about the building, is that correct?

Brian Jensen: So claims with state entities can get kind of weird because some of the time DFCM is 100% involved, some of the time they're only partially involved, and a lot of that has to do with the leasing situations and things like that. You will almost always have a contents loss because you own the stuff that's in the building. And so like if we had a loss at this building, TSOB, we have a ton of different entities in here. So we would probably have a claim for each agency that has stuff in the building, and then we would have a claim with DFCM for the building itself. And so that's generally how that works. And so a lot of the times, some of those questions kind of have to be answered in the moment when it's happening. But we'll ask like, who owns the building? Who's doing this? And then we'll work with whichever agency is running it. So if DFCM is the one that tells everything with the building, we will work with the project manager at DFCM to make sure that everything's taken care of. And the only thing we would be working with you on would be the contents that you lost as a result of that. Okay.

Moderator: Thank you to Barbara and Brian. They do really important work. And I'm serious, make Barbara your best friend, because just a reminder, if it's not on your statement of values, it's not insured. So make sure that all of you in this room and online who have heard this message, elevate it up.

Contact information

Moderator: Do we have one more question? And then we're going to move on.

Audience Member: We'll be here all day, so feel free.

Moderator: We're here for you all day. But let's do one more question, then we're going to move to Jon's presentation.

Audience Member: Thanks. So we lease a lot of vehicles from Fleet. When you were talking about purchasing vehicles or bringing them on, is Fleet entering that information in for you, or is that something we need to be doing ourselves?

Brian Jensen: Fleet vehicles are a completely different animal that we really don't want to go down that rabbit hole today. But the long and the short of the answer is they send me a report. I enter in all movement of vehicles, all new vehicles, all sold vehicles, on a regular basis. So the vehicles that you have leased from Fleet, what you're looking for is to make sure that they're on there. That at least four times a year that you look at those and say, "Yep, those are the vehicles I have, we're great." If it's not the vehicles you have, then that gives me a little bit of work to track down what you really do have. But Fleet vehicles are a completely... are really their own animal, so don't let Fleet vehicles give you a headache.

Moderator: The question about buildings that brought up something I forgot to tell you, and I'll just touch on quickly, and then we need to go to Jon. Is if you have a DFCM building, a new building, if they're building a building for you—if you're UDOT, if you're Natural Resources, if you're whoever you are, and they're building your building—they're responsible for that piece. You still need to reach out to me and say, "Hey, we have our building now." Because like was touched on, even if that building is going to stay in DFCM's ownership, you have content in that building. So as soon as you get your building, get with me so that we know that you're in there and your content coverage is in there.

In conclusion, don't rely on another agency to do your reporting and checking for you. You should look at it yourself. Thank you, Brian and Barbara. You're the best.