

## Let's Talk Fleet Risk - Episode 1

### Mark Cartwright, Highways England

**Simon:** Welcome to Let's Talk Fleet Risk, a podcast for those who manage drivers and their vehicles and want to reduce road risk in their organisation.

I'm Simon Turner and I'm the Campaign Manager for Driving for Better Business, and I'm joined today by Mark Cartwright from Highways England. Mark was previously at the Freight Transport Association, where he was Head of Vans and Light Commercial Vehicles, and where he was the brains behind the Van Excellence programme. He now brings over 30 years of experience to Highways England as Head of their Commercial Vehicle Incident Prevention Team. In this podcast, I talk to Mark about the lack of awareness among some van drivers and operators about their obligations, and specifically around issues like overloading and vehicle maintenance. We discuss why some van operators seem to think the rules don't apply to them, and the various ways that both they and their drivers can get caught out. Then we talk about the new resources that Mark's team have developed in collaboration with Driving for Better Business to tackle driver wellbeing and driver communication challenges. And finally, we talk about the new Euro NCAP van safety ratings, and why van operators should be demanding safer vehicles for their drivers.

**Simon:** Hi Mark, welcome to the show.

**Mark:** Hi Simon.

**Simon:** Mark, you've obviously got years of experience with commercial vehicles - perhaps we could start by just talking a little bit about your role with Highways England - what does that entail and where's your main focus at the moment?

**Mark:** Thanks Simon. It's an interesting role, I guess, the job title, Head of Commercial Vehicle Incident Prevention really tells you all you need to know - it's very much a 'does what it says on the can' kind of role. I guess in terms of our activities and our focus, the team has always had quite a focus on heavy commercial vehicles, on trucks and in particular their condition on the road, their roadworthiness, the state of their loading, etcetera. And we're keeping going in that, because clearly that's an important area for us, but we're moving more and more of a focus onto light commercial vehicles, and as part and parcel of that, looking at how we influence the behaviours of drivers and their managers to be doing the right thing on the road.

**Simon:** There's obviously a huge amount of more vans on the road than there are trucks so that seems like a sensible direction to take, to focus more on the light commercials, as well. What are the main problems you see with those?

**Mark:** Yeah right, I mean just in terms of numbers around four and a half million vans on the road at the moment compared to probably somewhere in the region of 420,000 trucks so you know, you don't need to think too long and hard to realise there's an area of activity there for us.

The work that we've been doing, I guess the first thing to say is Highways England has no enforcement powers, so we're working with our colleagues in enforcement on trying to influence the behaviours of the drivers and managers I mentioned, but to be honest, most of the issues that we find are pretty straightforward stuff.

So there's a degree of frustration that we find these issues, but I guess there's an understanding that with the right attitudes they're actually fairly easy things to fix. So we see overloading - there's an ongoing lack of awareness, it seems, that the capacity of light commercial vehicles isn't down to just how much you can actually get on the back, and there are weight limits involved. We see issues around the security of those loads, which of course, given what we do, is a big concern for us. But we also see the kind of road worthiness issues which frankly ought to be being picked up by any kind of cursory pre-use check of the vehicle, before we even get to it. That tells me that, by and large, there's quite a lack of awareness within drivers and the operators as to the very basics of operating commercial vehicles. A statistic which is quite interesting, I'm sure many of our listeners will be aware of this, is the first-time MOT failure rate on vans is around just shy of 50%. So that's a vehicle which has been sent in to be checked over - now most of the things that these vans are failing their MOTs on are the kind of thing I've mentioned. They're turning up for an MOT with dodgy tyres or with bulbs that aren't working, lights that aren't working, windscreen wipers, all that kind of stuff. And there are all the kinds of things that ought to be picked up by even the most straightforward of pre-use checks on vehicles. So, again, I guess that kind of supports our view that if the vans aren't being checked the day before they're going in for their MOT, I'm pretty sure they haven't been checked on any of the other 364 days that are available to them. So, very frustrating, but the reality of it is, if we can change attitudes, it's pretty easy to fix.

**Simon:** With vehicle checks then, do you think it's part of the problem people just not doing checks, or are they just not doing them often enough?

**Mark:** I think there are two areas of it, to be honest, I mean one, there's this lack of awareness that I speak about. And to be honest, I think most of the time it is genuinely a lack of awareness - you know, we see vans being operated by businesses who are very health and safety conscious, very good at managing their health and safety in the primary areas of their business. Whether they be, you know, in the building trades, civil engineers, landscapers, scaffolders, you know, whatever. They're very good at managing the health and safety, away from the vehicle, but it doesn't necessarily seem to translate to the vehicle operation which again is, is frustrating but it's something that, you know, we can address. So I think there's a lack of awareness in there. The other issue in the van space, with pre-use checks I think, is just the logistics of doing it. In the truck world, a piece of paper served perfectly well for many operators for many, many years - you know, the driver takes some form, fills out the form, hands it in at the gate or the traffic office or whatever. And it's dealt with as it needs to be dealt with. The problem with vans, or the issue with vans, is a good 80% of them - in our estimation - live outside of somebody's house so it's all very well carrying out the check on a piece of paper for example, but what happens to that piece of paper after. So you know we've become a big fan of pre-use defect checks apps over the last couple of years because they literally get around that issue of delivering the report from where the vehicle is to the individual that can make the decision as to what happens next

**Simon:** With the main reasons for MOT failures I think one of the biggest is typically wheel or tyre related, and brake related, which are, you know... tyres are obviously something that should be picked up on a pre-use defect check but when you link that with what you said previously about loading issues that makes it doubly critical doesn't it?

**Mark:** Oh absolutely and, you know, I know it's probably a statement of the blindingly obvious but if you've got a truck running at 44 tonnes - it's got an awful lot more, I don't want to call it leeway, but it's got greater margins in terms of its operational capacity than the three and a half tonne van. You know, an overload of a tonne on a van or 500 kilos on a van is a big percentage of overload and you're going to put that equipment under a lot of strain. It's not, percentage wise, that big an overload on a truck - not that I'm condoning it at all but the margins of that are clearly significantly less on the light commercial vehicle.

**Simon:** Is it quite common for overloaded vans to get picked up? I've got a DVSA weigh station I think near where I live, and I see plenty of pictures on social media of police, and road policing units that have pulled in overloaded vans that would be comically overloaded if it weren't so serious, but, you know, is it common that presumably the police know what they're looking for and the DVSA know what they're looking for?

**Mark:** Absolutely. I mean, bear in mind the DVSA by and large, are more concerned with the operator licence classes of vehicles - the trucks, buses and coaches, but they are turning more and more of their resource to the van space. Police, absolutely, both organisations have constraints in the level of resource they put to it. But as we've identified with both of those agencies spotting an overloaded van actually isn't the hardest thing in the world to do, and their strike rate - if I can call it that - when they're pulling vehicles in is high. But it's the old issue, there's so many vans out there. I think weight issues are fairly endemic in the light commercial vehicle sector and you know it's down to operators and importantly the people who are procuring the work from operators to, to ensure that everybody knows what's expected of them.

**Simon:** If a fleet operator has a fleet of vans, and overloading isn't something that's occurred to them before, what should they be looking to do - A, to see if it's an issue, and B, if it is an issue, how do they go about dealing with it?

**Mark:** You need to be sensible. You need to understand what the weight of the vehicle is to start with and, you know, from an operator's point of view, please take into account a full fuel tank, and the drivers and the crew that are engaged in the vehicle - you know, some of us can be a fair amount of weight to begin with before you even start with what's on the back of the vehicle. And, if you're not sure, take it to the local weighbridge, get it checked out and make sure that you understand what the weight of that vehicle is. Something that we see quite commonly is in what we call the 'doing van sector' - so vans that are being used by, you know, engineers and builders and gas fitters and all the rest of it to do their jobs - a mobile shed, kind of van where the vehicle will come out of conversion weighing a smidge under 3500 kilos. And by their nature, drivers and these engineers tend to collect stuff and, you know, we see all kinds of stuff in there which maybe the operator isn't even aware of. One of the things that I think is absolutely really good best practice, aside from, you know, checking it out at the weighbridge, is for an operator just to take every opportunity that they can to stick their head in the back of their guys' vans and see what's in there. We've already mentioned an awful lot of vans are based at drivers' premises at the drivers' homes. It's good to take the opportunity to have a look in the back of the van and make sure what you're comfortable with what you're seeing in there - not just from a weight issue but also from the security overload issue, again that's a parallel problem that we see an awful lot.

**Simon:** We know that truck operators are covered by lots of regulations - so they have operator licences and they're checked and regulated by the traffic commissioners and if they get caught doing stuff wrong, they get pulled in - that will have to go to an inquiry with the traffic commissioners. So there's a common misconception I guess that vans aren't subject to the same rules or indeed any rules at all. What rules do apply to van operators?

**Mark:** I think you've hit the nail on the head there, Simon, in terms of the common misconceptions. Because we come across an awful lot of van operators who frankly don't understand that there are regulations. I think the best way I've ever seen that message got across is via a fairly senior police officer that we've done a load of work with in the past, who has got an audience together - and we've supported him in a few events - where he's had van operators and truck operators, and operators of both vans and trucks in a room and his party piece is to start the meeting by saying, okay, "put your hands up in the air if you run vans". And all these hands go up in the air. "Stick your hand up in the air if you run trucks", and, you know automatically people tend to take the van hand down. He says "no, no, please leave your van hand up, put your other hand up in the air if you're running trucks". So, you end up with a bunch of people in the room with both hands stuck up in the air. He'll then ask the question of "those of you who are running vans and trucks - how many of you are doing it to different standards, different policies, and different procedures". And every time I've seen him do this, the room will split into three groups. There's those who do run their vans and their trucks to the same kind of standards and processes. There'll be those who don't run them to the same standards, and will admit it. And there's always a very fascinating group of those who do run them to different standards but there's no way they're going to admit it. So those are the ones who are normally a little bit sweaty, and avoid giving eye contact. What he'll then do is say "okay, those of you who are running them in different ways, why?". And every time I've seen this happen, sooner or later, somebody will break cover and say "well, it's because the law's different" which I always think is quite a brave thing to say to a senior police officer that the law is different - which is exactly what he's looking for, because the reality of it is, the law isn't any different. There is law and regulations covering drivers' hours in both vans and trucks, loading within vans and trucks, roadworthiness. Any issue that you want to look at, the law is pretty much the same - if not identical - in the van and truck space. But maybe it's because people are confusing the law with operator licencing. Maybe it's because they're not seeing necessarily the level of enforcement at the side of a road. But, the bottom line is that the legislation is pretty much the same.

The other thing that, you know, again, we're very keen to stress to operators of vans is - particularly if they're running trucks as well - the traffic commissioners won't look particularly kindly on a truck and a van operator that can't operate their vans to the right standard. I've heard an ex-senior traffic commissioner say directly to an operator - a van operator - who was having some issues "look, if you can't run your vans properly, I really don't see why I should trust you with a fleet of trucks". And you know, I think people do need to bear that in mind.

**Simon:** Yeah, and the fact that you've got an operator licence to run heavy goods vehicles - if you are found to be doing something wrong with vans, or even cars, it can go against your good reputation for running the heavies as well, can't it?

**Mark:** Oh absolutely, and, you know, it is a risk to actually operating businesses; the way that their vans are being run around the place. And something that you just mentioned there we see quite regularly is that it's a different department, it's a different person - it's not necessarily somebody with the right qualifications and the right kind of experiences running the van fleet. It tends to be, you know, a job that finds its way to wherever it finds its way to within an organisation. I think one of the things that we see in the van space quite regularly as well is what we used to call, smilingly, the 'organically grown van fleet'. So it's the local business, the local entrepreneur that set themselves up as a gardener, or dog walker, or window washer, or window cleaner - whatever it happens to be - and got good at it. And 5, 10 years down the line they look out the window and there's 10, 20, 50 vans parked outside with a name written on the side of it in five-foot-high letters. But they haven't gone through the same learning processes as a truck operator would do, and, you know, probably don't realise that, one, they're running a fairly sizable fleet with all the costs and everything that

goes with that. But also, there's a significant reputational risk in the health and safety risks of our business. I see that quite regularly, I'm afraid.

**Simon:** Yeah, and, and one of the things they've got to contend with now is that there's a lot more interest from the enforcement authorities - the police and the DVSA – in doing these compliance stops where they're checking. So a lot of those kinds of businesses where they haven't had that learning and they don't fully understand what's required, and what their responsibilities entail... they can quickly find that their drivers are getting stopped on a regular basis and possibly even the business disrupted because, maybe, the vehicles aren't allowed to continue for whatever reason. And I know, you're involved in some of those - what's your team doing to improve compliance? And how do you work with the enforcement agencies to raise standards? What do fleet operators need to know about those kinds of things?

**Mark:** We work with enforcement agencies in a number of ways really. One is in terms of trying to provide them with some of the expertise that they may need to be working in the commercial vehicle sector. They are very keen to not just prosecute and enforce people, but also to engage with operators – particularly in the van space, where an operator and the driver... it's fairly clear that they may not actually know what's expected of them. They're not steaming in with prosecutions and fixed penalty notices - the aim is really all about improving the safety measures.

I guess the biggest high-profile thing that we do with enforcement agencies is Operation Tramline, which many of your listeners may have heard of. This is where we support the police by lending them one of our HGV cabs. It's quite strange; the Daily Mail readers tend to recognise these as our 'undercover super cabs' - they're not. They're just white daf tractor units, they're certainly not super cabs! They've got some minor adaptations in so much as the speed limiting is desirable, and they've got 360-degree cameras on them. But I wouldn't exactly call them super cabs. But you know, they're very useful. They provide an elevated camera platform for the police. They just help them identify what's going on around them on the network. One of the misconceptions about Tramline that's probably worth just clearing up a little bit is that they target other trucks - they don't. They target anybody that's demonstrating unsafe behaviours. Statistically about 40% or so of the stops do involve other HGVs, and there's no getting around the fact that the elevated platform does give the police an opportunity to view across into the HGV cabs. And we see some poor behaviours - things that you really wouldn't expect a professional driver to be doing. But another 30% are in the vans, and we can see it clearly provides a good vantage point into vans and we can see what's going in there. But also the cars - so the split is 40% trucks, about 30% cars and 30% vans. And again, the kind of offences that are identified, again, sadly, were rather mundane. Still dangerous, but the kind of things I guess you'd expect us to be identifying, which is distraction - primarily use of mobile phones, not being in full control of the vehicle, people eating their lunch, etcetera, etcetera, putting makeup on. But we also find an awful lot of non-seatbelt wearing – which, again, baffles me to be honest. Why people wouldn't wear a seatbelt? So it's a very powerful piece, but it gives us the opportunity to engage with the drivers and, frankly, most of the time - a good 60% of the time - it's words of advice and off you go, driver, learn your lesson from it. And all fleet operators need to know about this is we're there to help and support to be brutally honest. We have had a number of situations now where we've provided direct feedback to operators about what we've discovered with their drivers on network - whether it be through Operation Tramline or other activity that we're involved in. By and large, I have to say, they take it very well and actually get involved in sorting the issue out across the fleet.

**Simon:** Yeah, I've seen quite a bit of the footage that has come out of Op Tramline. My favourite, I think, was a truck driver who was eating a full three course meal, like a Sunday roast dinner on his knee with a plate and a knife and fork and all sorts of stuff. But the sort of

footage that you get of the van drivers, and indeed car drivers, company car drivers... there is a huge amount where they're playing or fiddling around with the phone, checking messages and they think because they're kind of doing it in on their lap, almost, that the car next to them can't see and they don't think about the truck next to them that's filming them doing it.

**Mark:** It's so easy to focus on some of the comedy moments, I get that. And yeah, the three-course meal was quite impressive from a food hygiene and table manners point of view, not so good from a road safety point of view. But the reality of it is that the great majority of stuff is, you know, nowhere near as exciting as that, but still immensely dangerous. And, you know, the mobile phone thing amazes me that people think by putting a mobile phone on their knee, nobody's going to notice – their head's nodding up and down while they're trying to answer text messages. It's just such a dangerous thing to be doing.

**Simon:** Yeah. I wanted to cover a couple of projects that you and I have been working on specifically to target a couple of challenges that a lot of van fleet managers have. And one of them was around driver wellbeing, for instance. So we worked on a project last year which we launched in November with CALM - the mental health charity, or anti-suicide charity, Campaign Against Living Miserably. That was geared at trying to provide some level of support for van drivers who quite often find themselves effectively being a lone worker don't they? Why is mental health such a big challenge within the van driving community?

**Mark:** That the whole project started with the realisation that that horrible statistic that I think most of us are aware of now, which is that suicide is the biggest killer of men under the age of 45 – it was such a close match with the demographic of van drivers and to a slightly lesser extent, truck drivers - feedback from operators tells us, you know, a good 99% of their drivers, are male, and in the van space a good 75% of those are male. So there's such a tight fit with that demographic. But when we started exploring this with the guys at CALM, who – I have to say - have been brilliant with this, is that there are all kinds of other issues flowing in there as well. You know, by and large they're lone workers, they were working in pressured industries with time constraints, they're dealing with the pressures of the road and all the rest of it... they may be in the kinds of socio-economic classes that might be a little bit more prone to these kind of issues. And indeed, we stumbled across, during that process, a report from the ONS, the Office for National Statistics, which confirmed to us that commercial vehicle drivers, van drivers in particular, are some 20% more likely to take their life than their equivalent non-commercial vehicle drivers. And all we're trying to do with the CALM driver initiative is just start the conversation. Our CALM driver initiative is just about trying to provide some resources for operators to provide a couple of stickers, a little leaflet, a web page which the guys can go and look at, signposting the crisis lines that CALM - and indeed other mental health charities - have available to us. It's just trying to start the conversation in a demographic where, you know, there clearly are concerns to be addressed.

**Simon:** And those CALM driver packs are free to access - we've produced tens of thousands of them now, haven't we, which we're sharing out, so they're free to access. You can register for those on the Driving for Better Business website, and I'll put details of those in the show notes as well so people can go and download those. The other resource that we've been working on that's almost due for launch now - we're just finalising it - is the Van Driver Toolkit. So, what was the thinking behind that, Mark?

**Mark:** Okay, just to put people's minds at rest, it's not a bag of spanners that we're trying to provide out to van drivers. But it's really trying to address something we talked about a little bit earlier in the podcast which is that in the truck world, the operators know what's expected of them, the drivers know what's expected of them. In the van world, maybe not quite so much to be truthful... it's trying to take away that "sorry, I didn't know" excuse for poor

behaviours. I guess that's probably one of the major drivers behind the initiative. So, the Van Driver Toolkit consists of 35 topics and online modules. I think the best way of thinking of them is a double-sided piece of A5, although clearly these things will be available digitally for drivers and operators to access as well. But for each of those 35 topics, we've tried to come up with something that's pretty punchy, pretty direct, pretty easy for drivers and operators to interpret. And fundamentally for each of the issues, is 'this is why it's important'. 'This is what happens if you get it wrong, this is what happens if you get it right and this is what we're expecting you to do'. And the topics are exactly what you'd expect them to be. You know, it's talking about driver fatigue, it's talking about driver distraction, it's talking about changing weather conditions, vehicle overloading, speed limits on vehicles, etcetera, etcetera. And the trick with them, as far as I can see, is to make them easily digestible, which I hope that they are. And also to make sure that they're easily and freely available - and again, you know, we're going to put these out into the various van operating industries. They're all there for people to see, they're all there for people to use - whether it's via linking to our website, whether it's embedding them in their various intranets and their various driver apps and all the rest of it. It's just there to provide support to the industry and try to become a... if you like a trusted voice within the van operating industries. You know, we haven't got an axe to grind from the enforcement point of view, we just want to make life safer on our network.

**Simon:** Yeah, and I think both the CALM Driver and the Van Driver Toolkit are really excellent resources. I'm proud to be part of those and I think that most fleet operators will find those incredibly useful, so we'll put links to both of those in the show notes.

**Mark:** I think something is probably worth saying... this is probably worth mentioning that both of those initiatives have been designed with input from the industry, you know, we haven't locked ourselves away in the Highways England padded cell to come up with these ideas. We've been talking to operators right the way through the development, and taking a lot of views and thoughts. And if you take the Van Driver Toolkit in particular, you know, the sort of businesses that we've had trialling and providing support... they really like these. They're gagging for us to release them. So, you know, for the listeners, please take that as an endorsement and a recommendation to why it is probably worth having a look at these.

**Simon:** Yeah, absolutely. They're really well written. And the last thing I want to talk to you about, Mark, is a project that you were working on last year with Thatcham Research and Euro NCAP, which is the Van Safety Rating. So, I guess over the last five years, really, it's become pretty common now for most passenger cars and company cars to have quite a high level of driver assistance technology, and specifically emergency braking systems. If you want a five-star Euro NCAP car now, it has to be fitted with that kind of technology. But vans have traditionally lagged quite a way behind that, and certainly until recently, hardly any vans at all had this technology on. But this new Euro NCAP Van Safety Rating is meant to help fleet operators identify some of the safer vans that have got collision avoidance technology on them. Can you tell us a little about that project and what you're hoping to achieve with that?

**Mark:** Yeah, it's been a really interesting project to be honest, and it's ongoing but it's really trying to learn from the experiences within the car sectors with that increased safety equipment I mean you've alluded to it now, Simon - it's actually pretty difficult now to buy a car that hasn't got, you know, a whole world of safety systems built into it, regardless of the size and the cost and the standard of a car, now. So, the kind of inbuilt safety equipment from airbags through to emergency braking through to lane departures is just almost taken for granted in the car space. But it's really apparent when you compare that across to the van fleets - an awful lot of that equipment is either not available, or if it is available, it's actually really difficult to source in a particular model with a particular kind of configuration and all the rest of it. And I guess the catalyst for the arms race, almost, that has developed in the car space was the introduction of the NCAP ratings on cars all those years ago, and

Renault Laguna suddenly, you know, taking the lead in being the safest car in the world. And that's exactly what we want to replicate in the van space, and it really is an eye opener when you start digging into it and you realise that it's virtually impossible to buy a van with anywhere near comparable safety equipment built into it as it is on even a fairly standard family saloon car. And that's an environment that the driver, and anybody else involved in that particular job, is going to be spending way longer in probably than they would in their own passenger car. And even when the kit is fitted, very often it's two or three models behind what is currently being fitted to that same manufacturers' car fleet. And, you know, the whole project is really designed to try and light a blue touch paper under this important topic and actually make vans technically engineered, as safely as the comparable cars. So, it's got a way to go yet, but it's showing good progress. And it's really interesting and genuinely a very important, important development.

**Simon:** Yeah, and I know Thatcham did some research with Euro NCAP a few years back now, when cars were passing this threshold and proved quite conclusively that cars with this kind of technology were involved in significantly less rear end collisions and they were significantly less likely to be hit with third party insurance claims. And the business benefits of having cars with this technology... they were really significant weren't they. And so I think what we're looking for here really is for fleets to realise that same equation works with vans and to start demanding that technology from the van manufacturers – so that the manufacturers will start putting in the latest technology. Because they've already got that technology - it's on the cars - they just need to fit it to the vans as well. And then really, we're really only going to get traction with this if fleet operators start demanding that from the manufacturers.

**Mark:** Yeah, and that's the other side of the equation, Simon - making it clear to specifiers whether they buying directly or via a leaser and all the rest of it that this equipment ought to be on the vehicles and putting some pressure on the manufacturers to step up to the plate with it. Because, as you say, it's not as if they've got to go and invent it. The kit is already there, they just need to fit it and implement it in the van space. And there's a lot of stuff that van manufacturers could be doing in this space. It's a particular bug bear of mine that vans, for example, aren't automatically speed limited to 70 miles an hour. At the end of the day, a van is a commercial tool. What other tool could you buy that would allow you to break the law in a commercial setting? You know, you couldn't go out and buy a brake press and ask for the guards to be removed so you could go a bit faster. I genuinely don't understand why the vehicles aren't made and marketed and sold as being the commercial tool they happen to be. So yeah, there's a lot to be done there. It will hopefully reduce the level of incidents, as you've said Simon, but the other important thing is it will reduce incident severity and make it more survivable.

**Simon:** Mark, thank you very much. It's been a really illuminating conversation. I really appreciate you sharing your insights with us today - it's been fascinating. Thank you very much.

**Mark:** Absolute pleasure Simon.

**Simon:** If you manage drivers and their vehicles and you face similar issues to those discussed in this podcast, there are links in the show notes to some useful resources on the Driving for Better Business website, and these are all free to access. If you enjoyed the conversation, please don't forget to hit subscribe so you know when the next episode is released, and please also give us a five star review as this helps us to get up the podcast rankings and makes it more visible to others who might also find it useful. You can follow us, that's Driving for Better Business on Twitter, Facebook, and LinkedIn, and most importantly please help us to spread the word. All our resources are free for those who manage fleets,

and their employees who drive for work. Thank you for listening to Let's Talk Fleet Risk, and I look forward to welcoming you to the next episode.

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