



PMMIC • NEWSLETTER

INSURANCE

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Winterizing Your Convenience Store Business

With moderate temps and little snow, we may forget about the perils of winter that are sure to come over the next few months. In the upper Midwest, freezing temps, snow and ice will impact your business. A little planning now may save you time, and most importantly, money this winter. Below are some winter survival tips that your store operators and other employees should know.

Roof drainage. Keep gutters and downspouts clean and clear of obstructions. Anything that will disrupt water flow may also cause ice buildup. Ice buildup on roofs can cause roof damage and leaks. Stop the problems before the cold temps cause them. Have your roof properly inspected for problem areas. Check all gutters and clear debris as necessary. Respond immediately if you suspect any buildup. How do you know if there is buildup? If you have vegetation/small plants growing up out of your gutters, it's time to clean them out. Walk around your facility and look!

Exterior water lines. Disconnect all hoses from external faucets, drain the hose and store them away for the winter. Hoses lying on the sidewalk can be a slip and fall danger for your customers and employees. Ice can back up into the building, cracking pipes and leaving you with a "pool" of problems. Shut off water to external pipes and drain pipes that are exposed to outside temperatures. Water expands when it freezes and even the strongest pipes can break. Regularly inspect interior pipes on exterior walls if there is a chance they can freeze. If you have pipes with heat tape attached, be sure the heat tape is working properly.

Exterior drives. Drive plate lids covering your UST sumps/spill basins can also cause problems when it comes to snow removal. Snowplows can catch on drive plates that sit too high or have edges that can be impacted by the plow. These lids can be damaged or removed by the snow blade. It is important to inspect the condition of these lids on a regular basis. Remind your snow removal drivers to check for missing lids before they leave your lot and advise you immediately if any are missing.

Sidewalks. When you have the drive cleared, be sure to have the sidewalks cleared also. Have adequate ice melt and sand available to eliminate icy sidewalks. Remove all snow/ice accumulation on sidewalks. Don't forget that warm days can lead to refreeze and black ice at night. Sand tracked into the store is better than a slip and fall claim on an icy sidewalk, just don't forget to sweep up the sand before it becomes a slip hazard.

Interior floors. Keep floors dry. Use rugs or mats to cover slippery floors and put up warning signs when the floor is wet. Remember, customers aren't looking for dangers on the floor; they are looking for the items you invited them in to your store to purchase!

Fire hazards. Furnaces, space heaters, wood burning stoves and cigarettes become significant fire hazards when the temperatures decrease. Have your heating system inspected and tuned up as necessary before problems arise, and you are without heat for your store. No matter how cold it gets, keep all smoking outside.

Emergency planning. Don't forget to test fire/smoke and carbon monoxide detectors. They can't help if they don't work. Lastly, if you have a backup generator, test it and make sure it is working properly and follow the manufacturer's instructions when operating and refilling with fuel.

Chairman's Corner

PMMIC Core Values

Integrity, Expertise, Stewardship and Innovative Thinking. Every day we strive to operate with integrity while providing innovative solutions and technical expertise in the stewardship of our customer's risks, our business relationships and our environment. This is the foundation of PMMIC's corporate existence.

We believe we have a great foundation. As we end the calendar year and look forward to a new one, it is important to evaluate our successes and our vision based upon these core values.

Integrity: the quality of being honest and fair (Merriam-Webster).

The PMMIC policy is available on our website for all our customers and our competitors to read. PMMIC's unique insurance addresses the unknowns that plague tank owners in other jurisdictions. While compliance and documenting compliance with technical environmental regulations and policy requirements are a leading cause for coverage denial throughout the U.S., our pre-binding and annual inspections have eliminated the after-the-fact documentation denials. It is not about being different from our competitors; it is about being fair with all parties.

Expertise: special skill or knowledge (Merriam-Webster).

Our loss control inspection program is based upon state-of-the-art knowledge of tanks, piping and delivery system components. With over 30,000 unique, on-site loss control inspections, and in-house professionals participating in numerous standard setting committees throughout the industry, we bring unmatched experience and knowledge to our customers.

Stewardship: the careful and responsible management of something entrusted to one's care (Merriam-Webster).

Providing guidance and oversight of assessment and corrective action activities form the first discovery of a potential release to receipt of a no further action certificate, our claims management team is focused on protecting human health and the environment. This immediate and aggressive loss mitigation process reduces environmental impacts from tank releases and protects our customer's communities and their financial resources. We take pride in assisting our customers to continue their business successes.

Innovative: having new ideas about how something can be done (Merriam-Webster).

We are the only petroleum tank insurer in the U.S. that requires pre-binding facility inspections and annual on-site loss control inspections. This industry leading loss control program identifies potential system deficiencies before they become releases to the environment and identifies releases before they become catastrophic. Reducing claims, claim costs, and damage to environmental resources protects our customers' businesses. Their success fuels our success.

Share your Core Values

Our success is driven by the success of our customers, our partners, our employees, and our stewardship of the environment. Many of you incorporate these same values in your business core values. If you share some of these same values in your company, let us know. If you have examples of how you live and promote these values, please share your insights with us so we can share them with our customers and your peers. Your insights and words of wisdom may help us all to operate our businesses better.

Have a great New Year!

Ronald L. Burmeister,
Chairman

New Iowa UST Rules Proposed

The USEPA Office of Underground Storage Tanks recently revised the federal UST regulations. The new regulations implement the provisions of the Energy Policy Act of 2005. In response, the Iowa DNR is beginning the process of amending Iowa's administrative rules to conform to the new USEPA rules. A copy of DNR's draft rules are available at:

www.iowadnr.gov/Environmental-Protection/Land-Quality/Underground-Storage-Tanks/UST-LUST-Regulations

Preliminary stakeholder meetings have been scheduled at the Wallace State Office Building, 502 E 9th St. in Des Moines to discuss the draft UST regulations being proposed by DNR as follows:

January 12th, 1:00-3:00 PM

January 19th, 1:00 to 3:00 PM

PMMIC will review and comment on the draft rules. Formal rulemaking hearings will be held after the preliminary stakeholder meetings. If you would like to provide feedback on the draft rules, please email Paul Nelson at Paul.Nelson@dnr.iowa.gov.

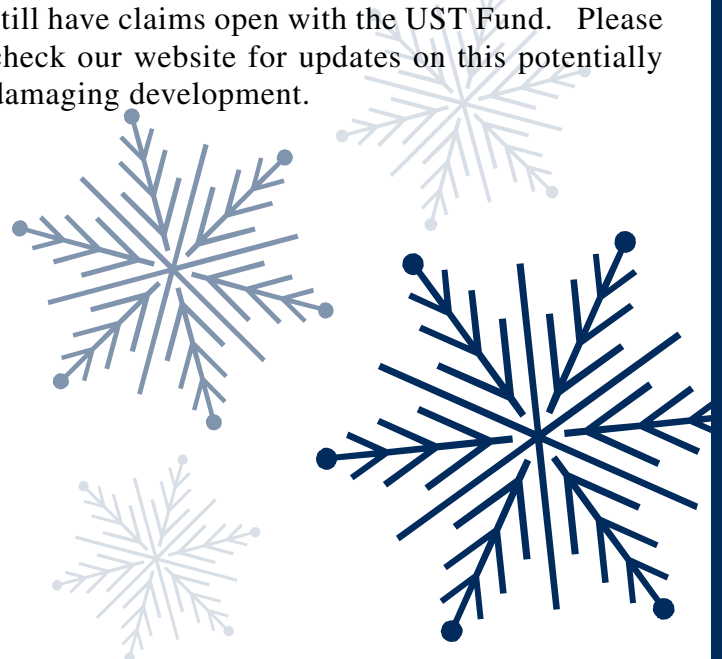
'Tis the Season



One of the many joys of the holiday season is being able to give back to your community and help those that you do not know and most likely will never have the pleasure of meeting. That is what charity is all about: helping someone who needs it rather than giving to someone because of a pre-existing friendship or relationship. Each year, R&A Risk Professionals (formally Rounds & Associates) tries to help make the holiday season a little brighter by supporting programs that benefit families in need. This year, R&A and their employees gave their support to the Big Brothers Big Sisters of Central Iowa Adopt-A-Family Program. In this program, around 70 families are picked each year with the chance of being "adopted" by a business, community organization or individual for the holidays. Through the generosity of R&A and their employees, four separate families were provided with gifts as well as essential items this holiday season.

Breaking News on Iowa UST Fund

The UST Fund Board has been working to wind down the program that is scheduled to end in 2017. A bill sponsored by the Iowa DOT in cooperation with the Iowa DNR now proposes to transfer the remaining funds from the UST Fund to the Iowa Finance Authority and apparently set up a new program or process to handle the existing claims. The bill is in drafting stages. Significant discussion occurred during the Iowa UST Fund Board meeting on December 10, 2015 regarding this development. The UST Fund Board was not consulted nor contacted by the agencies collaborating on the proposed legislation. This legislation could have significant negative financial impacts on many of our insurance customers who still have claims open with the UST Fund. Please check our website for updates on this potentially damaging development.





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 - Property insurance for buildings and contents
 - Business interruption coverage
 - Liability coverage
 - Equipment breakdown coverage
- Business auto insurance
- Workers compensation
- Liquor liability
- Environmental impairment liability
- Comprehensive general liability policy
- Inland marine coverage
- Umbrella / Excess liability insurance
- Directors and Officers insurance
- Surety bonds
- Group term life & AD&D insurance
- Group short term disability
- Group long term disability
- Dependent term life
- Personal life insurance
- Health insurance
- Homeowners insurance
- Personal auto insurance
- Motorcycle, ATV & RV insurance
- Boat & personal watercraft insurance
- Renters insurance
- Personal umbrella insurance