



PMMIC
INSURANCE

NEWSLETTER

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Business Owner Back to School Basics

Starting a business is exciting. Acquisitions and mergers are exciting. But operating a business every day can become tedious, especially if you don't make success a daily requirement. With the school year starting, we have 10 "back to school" reminders for all business owners.

- Be the best you can be, every day.
- Enthusiasm is contagious. You have to show it to grow it.
- Be honest. Never over promise or under deliver.
- One day does make a difference. If it needs fixing, fix it today.
- Provide a positive experience for your customer every day.
- Customers will change allegiance over service before they will over price.
- Offer products your customers want, not just products that are easy to stock.
- Improve customer experience and you will improve business success.
- If you want great employees, be a great employer.
- Track and react to sales, customers, and expenses every day.

Finally, remember, if you don't take care of your customer, someone else will.

Can you "Spot the Problem?"

This picture was taken during an inspection of a petroleum dispenser cabinet. This is where each customer goes to pump fuel into their vehicle. As the tire tracks indicate, this spill was present for a while. Is this going to provide a good customer experience?

Can you spot the component that is not functioning properly? (answer, see page 3)



Upcoming Iowa A/B Operator Training

There are two more opportunities to attend the PMMIC approved Iowa A/B Operator class. Classes will be held on October 4th and on December 6th at 8:30 a.m. at the offices of PMCI. To register, please contact our office or visit our website: www.pmmic.com.

Chairman's Corner

Customer Service

Most of our customers, and our shareholders, are convenience store owners. The convenience store market is defined by what your customers perceive as convenient. We know through studies that your customers consume 83% of their purchases within one hour of purchase, and 65% of the purchases are immediately consumed. You are part of “just in time” supply chain management. Your customers purchase what they want, when and where they want it. With approximately 124,000 convenience stores selling petroleum in the US, if you don't take care of a customer, your competitor will.

A key item all customers desire is great customer service. Studies have shown that customers indicate that service is more important to them than price. Customer service begins with knowing your customer. Customers want you to do your best. Keep the coffee hot and fresh. Keep cold beverages cold. Find out what YOUR customers want and keep your shelves stocked. Greet all customers with a friendly “hello” or “good morning” and treat them like guests.

To achieve excellent customer service, you must have employees who are engaged and feel their role is meaningful. It's imperative that we treat our employees (I prefer the term colleagues) with respect and create a friendly ‘internal customer’ environment. Remember it is your employees who are giving the high level of service that you strive to provide and your customers desire.

PMMIC aspires to provide excellent customer service on a par with the high standards our clients set for themselves. We focus on prompt, friendly, competent service. We want our company to be a fun place to work where everyone feels they are part of a winning team, while operating with the highest ethical standards in our relationships with our employees, partners, and customers.

Like you, we know if we don't serve you to the standards you expect, someone else will. To that end we work to earn your business and the trust you've put in us every day.

As always,

Ron Burmeister, Chairman

Records at Renewal

As a PMMIC policyholder you receive an annual inspection of insured facilities as part of your insurance coverage. In addition to identifying potential risks at each site, this inspection also serves as the regulatory inspection required by the Iowa DNR. Part of the inspection process includes a review of your leak detection records each year at the time of your policy renewal.

To renew your policy, we must receive, review, and confirm that you are in compliance with the last twelve months of leak detection. If adequate records are not submitted to PMMIC on time, or we are not able to decipher your records, we must notify the DNR that your facility is not in compliance with leak detection requirements. DNR will handle the follow-up associated with non-compliance. If we receive the appropriate records confirming compliance, you will not spend time following up with DNR.

If you are unsure what records or documents are due at renewal time, please contact one of our underwriters at (515) 334-3010 or at info@pmmic.com.





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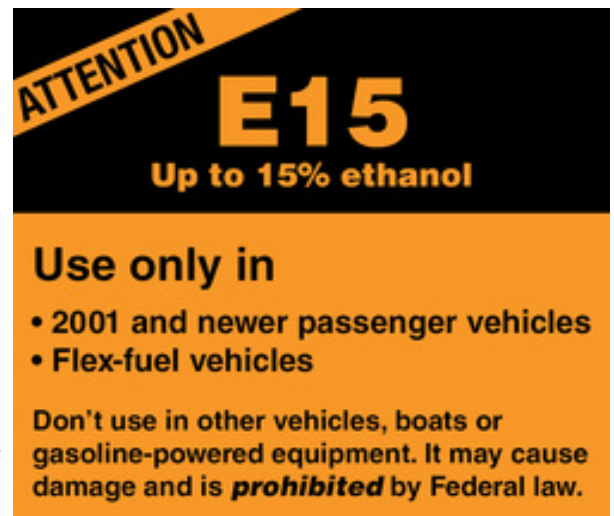
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We Insure E15!

Recently the USEPA released proposed rulemaking to maintain the current 15 billion gallon ethanol volumetric blending mandate in 2018. In response, Petroleum Marketers Association of America (PMAA) responded by noting that it did not believe that all practical and legal compatibility issues with E15 have been settled and stated “PMAA believes the most effective way to solve the compatibility issue is to cap the maximum amount of ethanol blended into gasoline at 9.7 percent.” We disagree.

PMMIC has been insuring tanks with ethanol since our inception. We have insured E85 tanks since 2005. Since 2011 we have treated E15 exactly like E10 for compatibility purposes. **Today, we insure more than 100 E15 retail locations in Iowa alone. If your tank system is compatible with E10, we will insure your tank system with blends up to E15.**

E15 is a registered and USEPA-approved fuel for 2001 and newer vehicles, approximately 60% of the vehicles on the road today. PMMIC believes that you should have the freedom to sell the ethanol products that your customers want. For more information on our insurance coverage for ethanol blends, please contact us.



This label, mandated by the EPA, is required on every pump that offers E15.