



PMMIC
INSURANCE

NEWSLETTER

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Walkthrough Inspections & Employee Safety

Convenience store drives are among the most dangerous traffic pinch points in our transportation matrix. The average c-store will experience 300 separate gasoline sales per day. Factor in inside only sales and it becomes obvious that a convenience store drive is a very high traffic area.

C-Stores are busy. Your customers may not be focused on pedestrians or traffic safety when they are on a mission to purchase gas, beverages, cigarettes, lottery tickets, or are just in a hurry to use your facilities. **That is why parking lot safety must be one of your priorities.**

New federal regulations will require that you inspect your spill prevention equipment and release detection equipment every 30 days. These inspections occur in high traffic areas over the top of your USTs. Inspectors must open and remove manway lids and fill port lids and then replace and close those lids after inspecting the equipment. During this time, the inspector is exposed to harm from vehicles driven by distracted drivers.

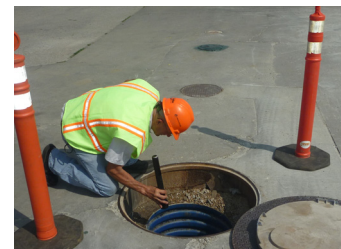


Fuel dispensers are protected with steel and concrete barriers, and yet many are still damaged when they are bumped by a distracted driver. Employees on the ground, opening tank lids don't have concrete barriers.

Who are you going to trust to safely do your inspection every 30 days? With c-stores experiencing at least 100% employee turnover annually, most of your store associates operate without significant experience. Is this a risk you are going to assign to your most associates? Will they be noticed by drivers? Will they be adequately trained to operate safely in high traffic areas? Will they wear high visibility safety clothing, even when a manager isn't present?

Every retail petroleum facility needs to have a risk management plan that addresses the safety of walkthrough inspections. One mistake by an employee or distracted driver can have significant consequences.

Who is going to be responsible for your 30-day UST walkthrough inspections?



Chairman's Corner

"Change the way you look at things and the things you look at change." — Wayne W. Dyer

A friend explained a chance encounter he experienced over the holidays. He traveled back to his home town. While in line to make a purchase at a local grocery store he recognized an old acquaintance. This acquaintance had grown up with a chip on his shoulder and had demonstrated contempt for everyone but himself. My friend said he warmly greeted the acquaintance who he had not seen in 15 years, called him by name, wished him a Merry Christmas, and asked how he was. The response was a quick negative commentary on the season, the store they were in and his sad lot in life. Apparently he had not changed, his outlook had not changed and he was living the unhappy, unsuccessful life he expected to live.

How much better would that man's day have been if only he had changed his perspective and embraced, rather than scorned my friend's greeting? How many times do we only see our problems rather than opportunities for change or advancement? Perspective is powerful in our lives and our businesses. Sometimes we need to change our perspective, rather than complain about what we cannot control.

Over the past 18 years, PMMIC has addressed many regulatory, technical and financial hurdles. Through them all we have attempted to look into the future to determine whether we need to change our process or structures or if we need to change perspective on how we approach the challenge. Many times a different perspective and new approach were the solution.

For most tank owners, environmental regulations are an expense that creates challenges and liabilities. PMMIC assessed the liabilities embedded within the environmental regulations and developed a risk management process that not only reduced those liabilities, but also reduced the costs of the regulatory requirements. We continue to change and refine our loss control programs to address the ever changing regulatory requirements. We have changed the way we look at regulations from, "How can our clients afford to comply with the regulations?" to "How can we help our clients to satisfy the regulatory goals and continue their success?"

Change can be good. We will continue to change how we approach difficult requirements until we develop the best solutions. Part of our change will include how we present our message. We are excited by our new look that will soon be rolled out. We look forward to your positive changes as we all grow into the future.

We wish only the best for you this year as we all embrace change and plan for a new and better future.

As Always,
Ronald Burmeister, Chairman

Joan McQuiston Retires

Joan McQuiston retired from R&A Risk Professionals on December 31, 2018. Many of you have known Joan as your first point of contact for your PMMIC policy over the past 17 years. Joan began working for the UST Fund in 1993. When PMMIC was created in 2000 and the Iowa UST insurance program transferred from the state to PMMIC, Joan transferred to R&A (PMMIC's managing general agent) and became our lead underwriter. In some way, Joan has touched *every* insurance policy we have issued in Iowa. We will miss Joan's amazing work ethic, her sense of humor and her laugh. We wish her well in her much earned break from work as she enjoys travelling with her family. Congratulations Joan!



Pictured: Joan McQuiston and Pat Rounds

2019 Training Dates

Iowa Class A/B Operator

- Thursday, March 7th
- Thursday, June 6th
- Thursday, September 12th
- Thursday, December 5th

This course is free to attend for those affiliated with an IDNR registered facility, courtesy of the IA UST Fund. All classes are at FUEL Iowa, in Urbandale.

Iowa UST Installer Training

- January 31st through February 1st

Iowa UST Compliance Inspector Training

- February 21st through February 22nd

South Dakota Class A/B Operator

- March 26 - Sioux Falls
- March 27 - Rapid City
- March 28 - Pierre
- May 8 - Rapid City
- May 9 - Sioux Falls
- August 20 - Mitchell
- August 21 - Aberdeen
- August 22 - Sioux Falls
- November 6 - Rapid City
- November 7 - Sioux Falls

This course is free to attend, courtesy of SDP2MA and SD DENR.

*All classes are taught by R&A Risk Professionals.
Visit www.raarisk.com for links to all course registrations!*

New Face at PMMIC

PMMIC and R&A Risk Professionals are excited to welcome Mirnesa “Nesa” Suljic-Mejremic! Nesa joined our team in late November as an underwriting assistant. She is responsible for reviewing documents related to new or renewal insurance applications and inspections for insurance coverage. Mrs. Suljic-Mejremic earned a Bachelor’s Degree in Business Administration from Kaplan University.



Spot the Problem

All new tank and piping installations or upgrades of 10 feet or more require secondary containment. The containment systems are designed to capture spilled or leaked product from the piping. If working as designed, product will be contained within the secondary barrier if a leak occurs. The product is collected in an area that is monitored either visually once a month or continuously with a liquid sensor. Containment below the dispenser is one of the most common applications of secondary containment, pictured here. Can you spot the problem? (See page 4 for answer)



Change is On the Horizon

Keep an eye out for new looks and logos from PMMIC and R&A Risk Professionals, coming Spring 2019! Rest assured that we are the same team, here to provide the great service you count on today. We can’t wait to show you our new looks!



Check us out on Facebook and LinkedIn for the latest industry news and operating tips. Don’t forget to “Like” us to receive weekly updates in your feed!





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ATTENTION IOWA UST OPERATORS

Once again, the Iowa DNR annual tank renewals are paperless. All tank renewals must be completed and submitted online via the DNR's website. Upon completion, operators must pay via e-check or mail a check to the DNR. Visit <http://www.iowadnr.gov/ust> to complete your renewal. **PLEASE NOTE: PMMIC insureds do not need to upload new insurance documents during tank tag renewal. PMMIC electronically notifies the DNR of all new policies and renewals.**

The screenshot shows the Iowa DNR website's 'Underground Storage Tanks (UST)' page. The header includes the Iowa DNR logo and navigation links. The main content area is titled 'Underground Storage Tanks (UST)' and contains a section titled 'Underground Storage Tank Online Renewal'. A red circle highlights the 'Begin Online Renewal' link in the 'Tank Online Renewals' section. The sidebar on the left contains a list of links related to UST, including 'Air Quality', 'Land Quality', 'Emergency Planning (EPCRA)', 'Solid Waste', 'Waste Planning & Recycling', 'Underground Storage Tanks', 'UST / LUST Regulations', 'UST / LUST News & Events', 'UST / LUST Resources', 'UST Owners & Operators', 'UST Enforcement', 'UST Forms', and 'Licensed UST Professionals'.

“Spot the Problem” Answer: In this picture, we see that although the liquid sensor has been installed in the dispenser sump, it hasn’t been placed properly at the lowest area in the sump (generally within 1-2” off the bottom), nor is it positioned vertically. To work properly, liquid sensors must be placed correctly in order to get accurate reads and function as intended. If the sensor is impaired, a leak could go undetected until the next walkthrough inspection.