



PMMIC
INSURANCE

NEWSLETTER

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Cold Weather Preventative Maintenance

The Farmer's Almanac 2017 winter outlook predicts average snowfall and freezing cold temperatures for the upper Midwest with above average precipitation and numbing cold for northern tier states to the east. How will this impact you?

Ice and snow create slippery surfaces for customers, pedestrians and vehicular traffic. Snow removal activities can be hazardous to surface covers that protect UST systems. Vent lines can be damaged by snowplows and snow piles creating a direct pathway for water to flow into your tanks. Snow can accumulate as ice or water in below ground structures.

Cold temperatures can create ice buildup in submersible pump basins, and under-dispenser containment. The cold also makes it more difficult to open system manways and dispenser skirts to conduct basic system maintenance. Cold weather is also a nuisance to your customers who may become sensitive to the time it takes to dispense fuel.

We can't change the weather, but we can prepare for winter. Preventative maintenance can save you money. Some winter suggestions:

- Make sure fill port manways are properly color coded and protected from snowplow damage.
- Mark and protect vent lines.
- Change fuel filters before customers complain about slow fuel dispensing.
- Evaluate all gutters and downspouts to ensure that water will not pool in drives or on or around walk ways.
- Have snowmelt, brooms and shovels readily available to remove any snow or ice accumulations.
- Wear high-visibility safety clothing when working on the drive or around the fueling islands.
- Remove water from basins immediately to avoid ice buildup.

Chairman's Corner

As we come to the end of a calendar year many of us review our lives and consider setting new personal goals. Research indicates that about 45% of Americans make resolutions each New Year. The New Year arrives and, unfortunately, 40% of those who make resolutions give up on their goals by the end of January. There is a similar failure rate with business goals.

So, while New Year's Day is a time of excitement for many, it is also a time of frustration for those haven't achieved last year's goals and for those who aren't confident they will find a way to meet this year's goals.

As we approach 2017, I would suggest that the solution is not to avoid goals; rather it is to put a written plan in place for each goal. Write them down and share them with the people who will have a hand in achieving them. Include them in setting daily, weekly, monthly and yearly interim goals and in devising the metrics to measure progress. It's okay to have a big audacious plan, so long as you have one.

Dreams might come true by luck, but success is the result of executing on a well thought out, documented plan that is measurable and achievable. A plan that is dynamic, that can be adjusted in response to real world results.

Several years ago, a software developer conducted a survey which showed companies that completed a formal business plan were nearly twice as likely to successfully grow their business as those who didn't write a plan. The key is planning, tracking efforts, adjusting based on outcomes, and persevering.

Goals without plans are dreams. Most dreams never change and rarely come true. Turn your business dreams into business goals and create written plans to achieve those goals.

Happy New Years and best wishes for a successful business plan year!

Ron L. Burmeister

The PMMIC Difference

PMMIC was created 17 years ago to assist our customers to satisfy federal financial responsibility requirements (FR), and provide protection for them from UST pollution liabilities. Today, every state in which we do business recognizes PMMIC as an approved FR provider. We provide insurance coverage you can rely upon.

Our insurance products allow petroleum businesses to succeed and the existence of our coverage is a key consideration when our insured sites are included in business transactions. The ability of our insureds to sell their petroleum related businesses documents the success of our products.

Why does our coverage work when other insurers deny claims? Our professional underwriting and pre-insurance inspections ensure our customers have properly completed their insurance applications. Our annual inspections ensure that our customers are in compliance with state and federal operating requirements We are the only FR

provider that provides these services. This difference drives our success. We look forward to continuing our success together.

Meet the Underwriters

Brian Wiegert is Vice President of Underwriting for PMMIC and has been with PMMIC since its inception. Before joining PMMIC, Brian worked for a Casey's General Store franchisee as their General Manager and Construction/Maintenance Director for 16 years.

Brian currently serves as a national committee member and was a past board member of Petroleum Equipment Institute (PEI). PEI is the leading national authority and source of information for the fuel and fluid handling equipment. He also serves on several Underwriter Laboratories (UL) technical standard panels related to petroleum storage tank systems.

Mr. Wiegert was appointed by the Governor of Iowa to serve on the Iowa Renewable Fuels Infrastructure Board and has served as vice chair and chairman of the board.

Brian enjoys spending his personal time with his wife of 32 years Jill, his two sons, and several canine friends. He also enjoys reading, history, and watching the Hawkeyes and Cubs.



Joan McQuiston is an Underwriter and has over 23 years of experience in the administration of public and private funded petroleum storage tank insurance programs. Joan has significant industry knowledge and a detailed understanding of the insurance process. She has worked closely with the Board and CEO of PMMIC since inception of the company. Joan formerly was responsible for the certification and licensing of installers, inspectors, and testers in Iowa and also administered the installer/inspector exam. She is responsible for processing and underwriting petroleum storage tank site insurance applications in the state of Iowa.

In her spare time, Joan enjoys time with her family (especially grandchildren), working with plants and flowers, singing in choir, and baking.



Jennifer Engle is an Underwriter and an Insurance Producer. She is responsible for interacting with customers, agents, and brokers and reviewing documents in reference to new insurance applications and renewal applications. Jennifer is the primary contact for policies in Wisconsin, Arizona, Kansas, and New Mexico and she also works with policies in Iowa. Jennifer has over 17 years of experience in various aspects of business administration.

Jennifer spends her spare time with her husband and their two dogs. They enjoy getting away for the weekend by tent camping, hiking, and fishing. She also enjoys maintaining a garden and loves growing flowers.





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Did You Know?

The United States is a Constitutional Republic in which supreme power is held by the citizens entitled to vote and is exercised by elected officers and representatives governing according to law. In the United States, that law is the US Constitution.

The US Constitution provides for elections of the President and members of Congress. The survival of our constitutionally protected free-election of representatives and the transition of governing from existing leadership to newly elected leadership, without bloodshed or coercion, has allowed us to remain the greatest protector of individual sovereignty in the world. We may not always side with the majority, but we maintain minority rights and we will have our chance to determine the majority next election. This sovereignty does not exist for most individuals outside the US and makes us the most envied country in the world. Our Constitutional Republic continues to thrive because we the people accept and respect our constitutionally elected representatives and the peaceful transfer of leadership.

Adoption at Christmas



Every year around the holidays, R&A Risk Professionals (subsidiary of PMMIC) chooses to partner with a local charity or organization. This year, R&A chose to work with Children and Families of Iowa to adopt several families in need for the holiday season. Christmas presents were bought and giftwrapped by R&A staff for three Des Moines area families. We wish our adopted families and all of you a very Merry Christmas.