

NOW IS THE TIME - PREPARING FOR WINTER

Winter weather is right around the corner! Harsh winds and freezing temperatures create additional maintenance and safety concerns for all petroleum storage tank operators. It's better to prepare now, ahead of the wintry mix, than it is to wait and scramble as temperatures drop and snowflakes fall.

Failing to prepare for the change in the weather can result in costly damages that will lessen the integrity of your UST system. Snow and ice will cause the drive to be dangerous for workers and customers. Follow these preventative maintenance tips to keep operations running smoothly through the winter and to ensure you have a joyful spring.

- Change fuel filters
- Remove water from spill basins and sumps immediately
- Color code fill port manways and make sure they're protected from snowplows
- Make sure vent lines are marked and protected
- Check gutters and downspouts to make sure that water will not flow into walkways or drives
- Always wear high-visibility safety clothing when working around the fueling islands or the drive and use extra caution when performing 30 day inspections
- Utilize tall, high-visibility traffic cones when inspecting spill buckets
- Keep brooms, shovels, and a steady of supply of snowmelt on hand to quickly remove snow or ice buildup
- Place wet floor signs near customer entryways
- Keep all emergency contact information and instructions up to date and available for employees

SPOT THE PROBLEM

This picture of a fuel delivery spill basin was taken during a compliance inspection. Spill basins are required on all underground storage tank fill ports and are designed to catch product spilled during a fuel delivery. They are also known as spill buckets or spill containers.

Can you spot the problem in this picture?



(Answer on Page 3)

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**Merry Christmas and Happy New Year
from our family to yours!**

CHAIRMAN'S CORNER

"The only thing that never changes is that everything changes." – Louis L'Amour

The retail petroleum distribution industry has been changing to accommodate its customers' needs since the 1905 opening of the first purpose-built fueling station in St. Louis Missouri. Beginning in the 1920s, with



Route 61 & 66

Route 61 running from Minnesota to Louisiana and Route 66 running from Illinois to California, Americans relied on fueling stations as their love affair with the automobile grew. In 1949, John Deere introduced the Model "R" tractor, their first diesel tractor. Diesel engines and diesel fuel transformed farming operations and powered the heavy equipment used for road building throughout the world.

Retail fueling facilities experienced significant growth after WWII and as suburbia expanded. The Federal-Aid Highway Act of 1956 created opportunities with construction of the interstate system, but it also caused significant loss of business along the old routes. The fuel crisis of the 1970s affirmed America's dependence on fuel as an energy source and encouraged significant increase in fuel storage capacity. The federal storage tank regulations of the 1980s had a lasting impact on the industry. Refiners pulled out of the retail fuels market, allowing for an increase in small business owners, but the regulatory burdens and lack of insurance options for the new financial responsibility requirements led to the closure of nearly 2 million UST systems.



Current US Highways

Now, why the history lesson? As an industry, you have found a way to adjust and accommodate to the needs of society. The recent push to decarbonize our energy system has again reduced the number of retail facilities and owners; it has also dramatically changed the technical requirements for managing retail fuels. Our industry will once again adjust to new demands, but it will take time and resources.

PMMIC was created to provide storage tank insurance at a time when other private insurance coverage was not feasible. We have worked with our customers through market downturns, industry consolidation, enhanced regulations, and changing consumer needs. As the first insurer in the US to cover E15 fuel and newly developed E85 systems, we have grown with and embraced the biofuels market. Our unique loss control and compliance programs have become more valuable to our customers as regulations have become more onerous.

Today, as rural populations decline, we recognize these communities rely on convenience stores for their needs. While "think tanks" analyze data to determine how to stabilize rural populations, you have stepped up to provide the fuel, necessities, and convenience that rural families need to thrive. As you change, PMMIC will continue to be there to provide the necessary insurance for your business. While declining revenues at rural facilities may not warrant the investment required for new tank systems, existing facilities can continue to operate because we insure systems of all ages. As regulators push alternative energy concepts, we trust you will change as necessary to continue to provide cost effective energy solutions to your customers. Like you, we too will adjust to address our customer needs.

We look forward to continuing our relationship with you in the new year.

As always,

Ronald Burmeister, Chairman

COMPLIANCE WITH FEDERAL UST REGULATIONS

As of October 2021 the following requirements apply to all regulated USTs and UST owners and operators.

All federally regulated USTs must:

- Be registered with the appropriate implementing agency
- Meet leak detection requirements
- Meet spill, overfill, and corrosion protection requirements
- Meet financial responsibility requirements

All owners and operators must:

- Satisfy class A, class B, and class C operator requirements
- Perform periodic checks on corrosion protection and leak detection systems
- Perform periodic testing (every three years) of spill prevention equipment and containment sumps used for interstitial monitoring of piping
- Perform annual testing of release detection equipment
- Perform periodic (every three years) inspections of overfill equipment
- Perform 30 day and annual walkthrough inspections at the UST facility
- Perform release detection for emergency generator tanks
- Maintain records as required

To prepare for a regulatory inspection, owners should maintain the following documentation:

- Training records for all class A, Class B and Class Operators; ensure a Class C operator is on site during all business hours, with the exception of unattended facilities
- Last 12 months of passing leak detection records for all tanks and all lines and most recent line leak detector tests
- Copies of the most recent:
 - Corrosion protection system tests
 - Spill prevention equipment and containment sump tests
 - Release detection test results for all probes and sensors
 - Overfill prevention equipment inspection results
 - Annual walkthrough inspection form
 - Last 12 months of 30 day walkthrough inspection forms

R&A WELCOMES OFFICE MANAGER

PMMIC is excited to announce the addition of Gayle Brimeyer to our R&A Risk Professionals team! Gayle came aboard in September 2021 as Office Manager. Gayle has over 20 years of administrative experience in office management, accounting, and customer service, both in the profit and non-profit fields. Gayle is responsible for overseeing office operations, corporate compliance, and various administrative tasks. She graduated with a B.A. Degree in Psychology from the University of Northern Iowa in Cedar Falls, Iowa. Welcome, Gayle!



SPOT THE PROBLEM ANSWER (From Page 1)

The problem in the picture is the liquid collected in the spill basin. Spill basins are designed to “capture” spilled petroleum before there is a release to the environment. Therefore, the basins should be kept clean to allow adequate space for every fuel delivery into the underground storage tank. Keep in mind that cleaning your spill basins is also a part of the 30 day walkthrough inspections that are now required by state and federal regulation as of October 13, 2021. Please see our website for more information on the new requirements, including the slides and a video of our webinar from this past September. Go to www.pmmic.com, scroll down to the blog section, and select “New IA UST Regulation Training Webinar - Video & Slides.”



IOWA INSUREDS - DO NOT PAY FOR AN ADDITIONAL ANNUAL INSPECTION!

As a PMMIC insured in Iowa, PMMIC provides the Iowa DNR required annual walkthrough inspection and biennial compliance inspections for your facility at no extra cost. Our inspections meet the new state and federal regulations. Contact PMMIC at 833-297-6642 or info@pmmic.com if you have questions about compliance or want to learn more about how PMMIC serves you.

NEW PMMIC BOARD APPOINTMENT

The PMMIC Board of Directors is pleased to welcome Kathleen Till Stange to the board, effective October 1, 2021. Kathleen is a CPA with 30 years' experience in financial services, accounting, and communications, having most recently served as Vice President of Corporate & Investor Relations with FBL Financial Group. Prior to FBL, she worked in public accounting and in investor relations for a property casualty insurer. Till Stange holds a bachelor's degree in accounting from the University of Northern Iowa, is a Certified Public Accountant, and a member of the Iowa Society of CPAs and American Institute of CPAs. She is also a member of the National Investor Relations Institute (NIRI) and holds Investor Relations Charter (IRC) and the Fellow, Life Management Institute designations. Till Stange serves on community boards of the West Des Moines Community Foundation and Dowling Catholic Foundation. Welcome, Kathleen!

