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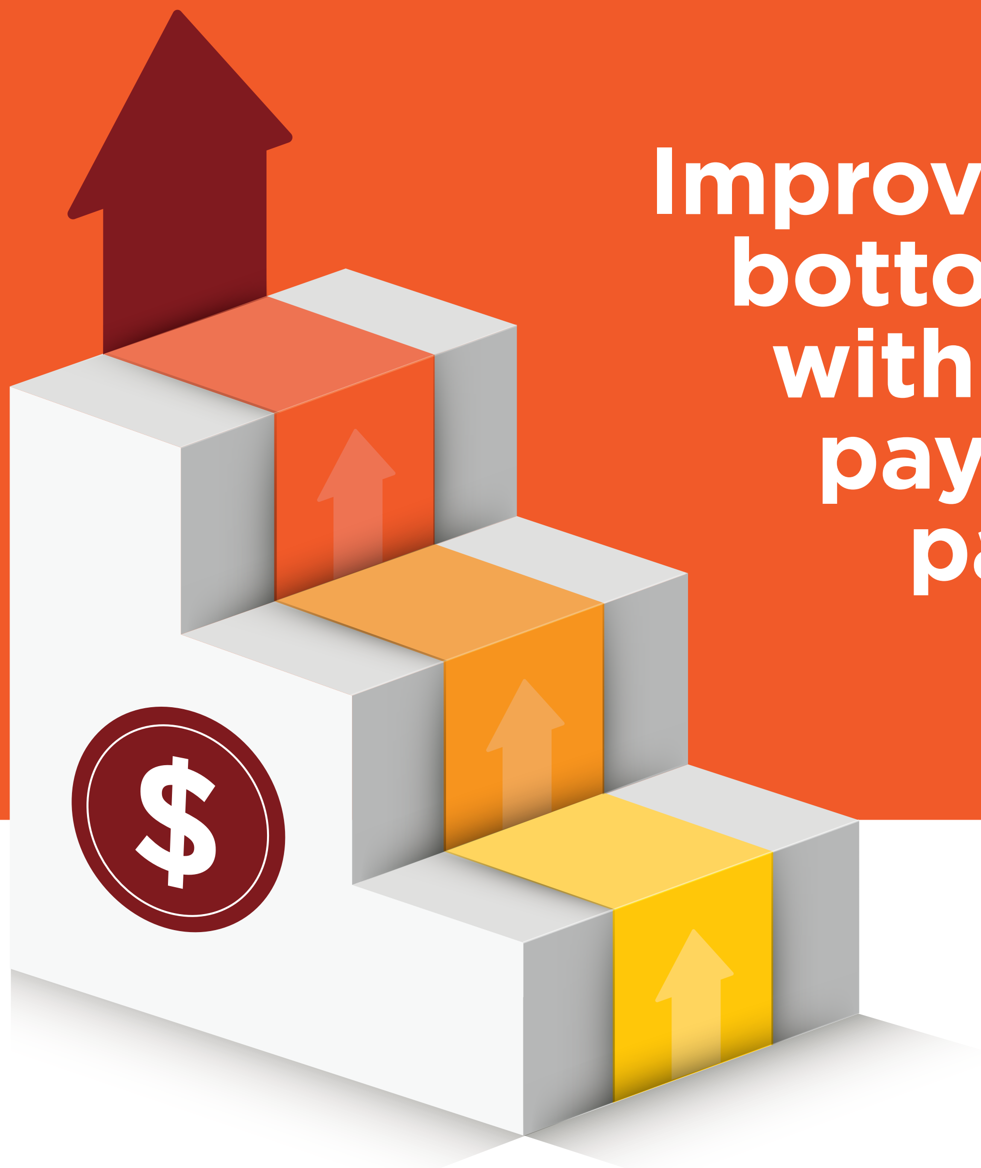

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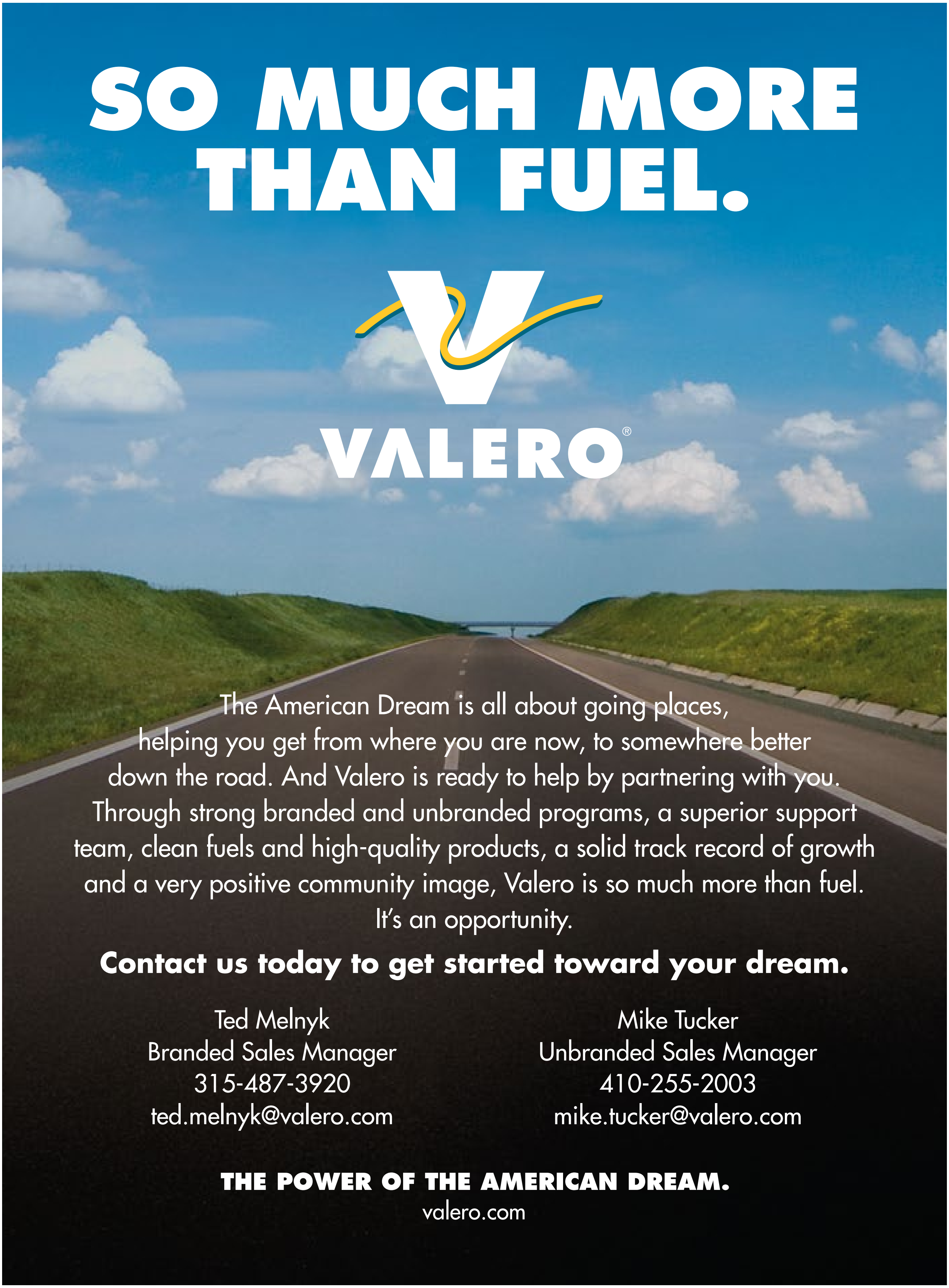
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America's HOMETOWN FILL-UP

Managing Customer Feedback *Online*

You can find anything on the Internet these days. From people to businesses to organizations, you name it and you can probably find information about it online. For companies in the oil heat industry, this migration to the Internet brings with it a number of valuable benefits, but also a handful of what can be perceived as daunting drawbacks.

The introduction of the Internet has provided a space for "word of mouth" marketing to flourish and sites such as Yelp, Google, and Facebook all provide a forum for customers—both satisfied and disgruntled—to share their stories and influence potential customers' buying decisions. Studies show that 74% of consumers seek online business reviews to aid in their shopping decisions and over 60% rely on their peers' testimonials alone to decide whether or not they want to do business with a company. Many businesses see this as intimidating, and avoid the establishment of their brands on these sites in fear of negativity that could potentially hurt their brand image and reputation. Instead, brands should be capitalizing on customer feedback and viewing it as a fantastic opportunity to grow their business and exhibit customer service excellence.

Sure, ten fantastic reviews raving about your company are great. But, the fact of the matter is this: not every single customer you work with is going to be satisfied. When you open the door for positive reviews, the possibility of negative feedback is inevitable. Nobody is perfect and customers understand that. They want to see the good and the bad, and more importantly, they want to see how the company handles any negative feedback that comes their way. It's great to have customers raving about your business and you can publish endless marketing materials about your high level of customer service, but actually having the opportunity to demonstrate these service skills is invaluable. Ultimately, a few negative reviews posted about the brand is not the end of the world, and knowing how to properly manage this feedback is a huge advantage for your business.

1 **A quick and effective response to customer reviews is of utmost importance.** This shows the reviewer and other page visitors just how much you care about customers' experiences with your company and that you're concerned enough to take the time out of your busy day to provide this support.

2 **Respond to all customer reviews—both good and bad.** Responding to all reviews not only shows customers that you care about your business's reputation, but also that you care about each and every one of their opinions. Providing a response to positive reviews as well critical ones shows your appreciation for all feedback and is a small step that you can take to improve customer acquisition and retention. Just think: that rave review could have swayed a potential customer to decide to do business with you!

- **Negative Reviews: What to Do** Demonstrate your concern and show the disgruntled customer that you care about their experience and would like to work toward amending the situation. Even if you disagree with allegations made in the testimonial, do not get defensive or in an argument with the client; this can only hurt your brand! Do your best to take the conversation offline if possible.

  Example: We're very sorry for this inconvenience and would never want one of our valued customers to feel that they've received anything but the best in terms of customer service. A representative will be in touch with you shortly to further discuss the matter in an attempt to amend the situation. Again, we apologize for the inconvenience and appreciate you taking the time to provide your feedback.
- **Positive Reviews: What to Do** Thank the customer for their kind words and for taking the time to leave such positive feedback. By showing your appreciation this way, the customer and others viewing this conversation will see that you care and that you value your customers and their feedback.

  Example: Thank you for the kind words, [name]! We appreciate you taking the time to provide your feedback and are glad that you've been so pleased with our services.

3 **Drown out negative reviews with more positive ones.** Take advantage of spoken feedback that you receive at the end of a successful job. If it seems appropriate and you feel comfortable, ask the satisfied customer to leave you a review online. You can also include a link to your business listing of choice in emails sent to customers or on your social media accounts to make it easy for customers to leave you a review. ■

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Consumer Focus is a marketing agency that specializes in developing strategic marketing materials and campaigns for companies in the energy industry.

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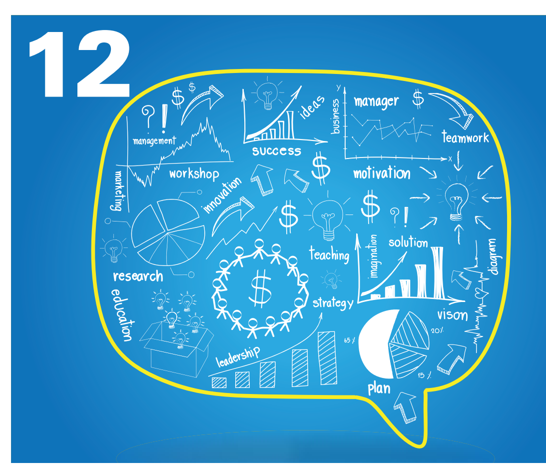

Safety Documentation

Four Critical Components to Help Marketers Manage Field-Gathered Data

By Consumer Focus Marketing

EVERYBODY KNOWS SAFETY is a critical component of every propane marketer's business plan.

However, a majority of marketers rely on outdated methods for documentation, storage and retrieval of important information, such as safety and cathodic protection inspections. Documentation, storage and retrieval of any safety or compliance-related information is important to safeguard the company from a legal perspective, but that is only half of what is needed.

The other critical components relate to how that field-gathered data is used and managed. And, an often-missing process for most marketers relates to the inspection of the quality of that field-generated data. With a paper-driven inspection and non-electronic filing, it is virtually impossible to cost-effectively use that data to produce management reports or to implement a quality-control process.

SAFETY DOCUMENTATION PROGRAM BEST PRACTICES

Therefore, the four critical components of a best-practice safety documentation program are:

1. A cost-effective review process to assure the inspections are being accurately documented.
2. An electronic filing system that produces important management reports relating to gas checks, timing of cathodic protection, duty to warn, tank asset tracking, corrugated stainless steel tubing (CSST) piping corrective action, regulator date codes and leak checks.
3. An electronic system that identifies incorrectly documented inspections from the bulk of all inspections.
4. Incorporating these functions around a management process that ties directly back to targeted training for personnel gathering the field data.

Most marketers have heard the phrase, "If it's not documented, it didn't happen." This, of course, is true, but inspections that are simply documented fall into the same category. This is why a best-practice safety documentation program actually begins with the ability to accurately identify incorrect data, fix the documentation and provide a feedback loop to retrain the individuals making the mistakes.

To implement a program that incorporates these four components may seem like a long road, potholed with complexity. However, there are turnkey programs that you can implement to move your documentation process to state of the art. The right program can be inexpensive and surprisingly not time consuming for management.

TIPS FOR IMPLEMENTATION

Consider a review and audit of your current business processes as they relate to safety documentation. This can be done in a couple of hours by following these simple steps.

First, review your ability to actually retrieve important information. Can you, for example, identify all of your delivery accounts that require cathodic protection inspections and when those inspections need to occur? Similarly, can you identify your customers in need of regulator replacements (past due) or the ones that need replacement in the next 12 months, or CSST corrective action?

Next, have a knowledgeable staff member review 25 recent leak checks and gas checks. Review the documentation as if you needed it for a court case. Is the writing legible, are hold times correct and are the right inspections being conducted based on the reason for the inspection, such as a run-out?

Now imagine comparing your findings to a system that can provide you with all of the data, information and reports required to have a state-of-the-art documentation and corrective-action program. Imagine further that you can view a dashboard that outlines every inspection documented incorrectly by the tech that did the inspection.

These are the critical components of a safety documentation program that works for you, your underwriter and, most importantly, your customers.

SAFETY HOMEWORK:

Review Your Current Program

Consider reviewing your current safety documentation and compliance program, which is an area critical to maintaining safety for your customers and employees. As a manager, ask yourself these questions. Or better yet, at your company's next safety meeting, review these questions with your staff, and be honest.

- Do I have policies and procedures for my organization? Are they written? Are they updated and reviewed?
- How do I train my new employees? Do I utilize outside safety consultants? Do I have a formal orientation process?
- Can I easily identify every customer who does not have a safety inspection on file?
- Can I identify if I have expired regulators – or DOT cylinders that need to be requalified?
- Am I compliant with NFPA 58 cathodic protection requirements?
- Do I require an initial duty-to-warn process to be completed for all new customers?
- Do I have electronic storage and retrieval of important safety and compliance documentation for my customers?

After you have completed this self-assessment exercise, you will have a better understanding of your current safety program, its strengths and areas in need of improvement.

Take the steps necessary to utilize available technology to organize your safety documentation and compliance data more efficiently. Putting safety first is the right thing to do. By doing so, you will protect your customers, employees and your company.

Coming Soon to a Job Near You:

The Most Generous Paid Family Leave Program in the Nation

What you need to know about the New York Paid Family Leave Benefits Law

By Luke P. Wright, Esq.
and Karianne Polimeni,
Harter Secrest & Emery

IN APRIL 2016, Gov. Cuomo signed a bill amending New York State's Disability Benefits Law with one of the most significant changes to New York employment law in decades. Starting Jan. 1, 2018, covered employers in New York State (including virtually all private employers) will be required to participate in the most generous paid family leave program in the United States.

WHAT IT IS

When fully phased in, the New York State Paid Family Leave Benefits Law (PFL) will allow an eligible employee to take up to 12 weeks of job-protected and paid leave:

- to *bond* with the employee's *child* during the first 52 weeks after the child's birth, adoption or foster care placement;
- to provide *care* for a *family member* (child, parent, parent-in-law, grandparent, grandchild, spouse or domestic partner) with *a serious health condition;* or
- for qualifying *exigencies* arising due to a spouse, domestic partner, child or parent's active military service.

The implementation of paid PFL benefits will be phased in over the next few years. In 2018, employees will be entitled to up to eight weeks of leave, with a paid benefit of 50 percent of the employee's average weekly wage, not to exceed $652.96 per week. By 2021, employees may be entitled to up to 12 weeks of leave, with a paid benefit of 67 percent of the employee's average weekly wage (capped at 67 percent of the state's average weekly wage). These paid benefits will be available on the first full day of leave, and may be taken on a continuous basis or intermittently in full day increments.

Significantly, the PFL ensures not just a paid benefit, but job protection. An employee who takes PFL leave will be protected from retaliation and will be entitled to return to the position the employee held when the leave commenced, or a comparable position with comparable benefits.

There are some limitations, however. An employer is not required to provide PFL benefits if the employer paid the employee's full salary during the leave, or for days the employee performed any work for pay. Employees are limited to up to 12 weeks of PFL leave within any 52-week period, and 26 total combined weeks of New York disability benefits and PFL benefits within any 52-week period. Employees will also be required to give at least 30 days' notice for foreseeable PFL leave and must give notice as soon as practicable for non-foreseeable leave. If the employee fails to provide the employer with *required notice* or *a medical certification* when one is required, the employee is not entitled to the benefits.

WHO PAYS FOR THIS?

New York State employees will pay for PFL benefits through payroll deductions of 0.126 percent of the employee's weekly wage, up to the statewide average weekly wage, which is currently $1,305.92 per week. This means that up to $1.65 will come out of New York State employees' paychecks per week to pay for PFL. Employers will use this deduction to pay the premium costs for PFL coverage or to directly pay for PFL benefits, if self-insured.

It is an open question whether this deduction will actually cover the cost of the benefits required. For example, if all employees in a workplace earn above the average weekly wage of $1,305.92, each employee would contribute the maximum amount of $1.65 per week. Even if only *one* employee in the entire workplace takes advantage of the eight-week PFL benefit in 2018, it would take approximately *60 employees* not using any PFL leave to cover just that one employee's total PFL benefit ($5,223.68). And with employees seeing a payroll deduction to pay for PFL benefits, it may make it even more likely that employees will want to take advantage of this benefit.

HOW YOU CAN PREPARE

Although PFL provides a generous benefit to employees, it is sure to be an operational challenge for employers, who will bear indirect costs.

One requirement of PFL is that employers obtain PFL coverage for employees by Jan. 1, 2018. Employers can choose to insure through the state, through private insurance carriers, or to self-insure. Employers that choose to self-insure must elect to do so by Sept. 30, 2017.

Employers may also have to cover increased employee absences based on anticipated PFL use. This could require creative staffing strategies such as paying overtime to cover missing worker hours and possibly outsourcing work.

Employers are responsible for providing their employees with notice of the PFL and how it works. This includes written guidance to employees in their employer handbook or in other written material, and a mandated poster in the workplace. In addition to written material, employers should seek guidance on how to effectively advise their employees.

Employers will also face the burden of administrating the PFL. To lessen this challenge and minimize risk, employers should work now to educate and train responsible staff on PFL requirements, and should take this opportunity to review and revise existing leave (including FMLA) and paid time off policies to provide for a seamless transition with the implementation of PFL in 2018.

> **Although PFL benefits do not start until Jan. 1, 2018, employers should start preparing now. Preparation is essential in order for employers get themselves in the best position for this change, with minimal risk and disruption to their businesses.**

READY OR NOT, HERE IT COMES

Although PFL benefits do not start until Jan. 1, 2018, employers should start preparing now. Preparation is essential in order for employers to get themselves in the best position for this change, with minimal risk and disruption to their businesses. <

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People Don't Plan to Fail, They Just Fail to Plan:

How Efficient Deliveries Can Change Your Future

By Philip Baratz, President of Angus Energy

THERE WAS AN article[1] recently in one of the Bloomberg's publications looking at the reasons that there were hardly any signs of inflation, despite strength in the equity markets and some parts of our economy. The article's focus was on the Federal Reserve and their inability to increase interest rates to "stave off inflation" when, in fact, there was none. Without going into the details of why inflation might be important, I wanted to point out the part of the article that I was drawn toward.

The realization is that buyers are simply not willing to pay more. As the article put it, "the buyers, armed with sophisticated tools and in-depth knowledge of the competitive landscape, see no danger in refusing to pay up."[1] That really struck a chord for me, as I keep watching the purchasers of our goods and services become more and more knowledgeable (thanks Mr. Jobs, Mr. Gates and Mr. Brin), and with greater price transparency of EVERYTHING, suppliers and retailers are left with nothing to do but to try to differentiate themselves, and to "focus on cutting costs, not raising prices." The best run companies are not raising their prices, but are somehow managing to maintain and slightly increase their profits.

Operational efficiencies grow geometrically in importance when (a) consumers are being enabled to shop and compare, and (b) competing vendors are embracing the need to be more efficient. There are many ways for oil and propane dealers to operate more efficiently. There are cost-effective ways to market (hint: sell more to existing customers, and focus less on win-back postcards), as well as ways to improve service departments and CSR training. However, the lowest of all hanging fruit is in addressing the single biggest operating expense that you have: deliveries.

The cost of deliveries, which does vary from company to company (both in consideration of the real costs and what costs are actually allocated to "delivery expense") is no longer something that can be ignored. If you can save one delivery per customer per year, what would that do you your bottom line? How about two deliveries per year? Yes, I know the excuses—customers don't want big deliveries and big bills, or if we run a customer out of oil, we will lose them. Those excuses might be quite valid in many cases, but are they valid enough to cost you your ability to compete?

We find that a properly managed delivery program, supported by management/

ownership, can tie together data, staffing and the customer experience. If you KNEW what was in someone's tank, how would you behave differently? (If the answer is "not at all," sorry for having you wait till the fifth paragraph to suggest that you stop reading now.)

Remote tank monitors are changing our industry. To get this out of the way, a tank monitor program is not the simplest things to pull off. There are costs—monitors, monitoring, training, integration, changing routing, etc. But if it were so simple, everyone would be doing it. At present, it is the fastest growing initiative in the retail heating oil and propane space. But, as with all new things, some will investigate and embrace, and others will just wait around until they know more, and lastly, some will come along kicking and screaming (or simply fail to compete). We wanted to present to you some findings that we have from exhaustive studies of deliveries and the true impact of remote tank monitors.

It doesn't take much to PROJECT more efficient deliveries—moving from an average of 145 gallons per delivery to 195 gallons per delivery (into a 275-gallon heating oil tank) will have obvious benefits. No matter how secure you are in the belief that things will be fine without monitoring, it is hard to simply ignore the benefits of deliveries that are 35 percent more efficient! The challenge comes in the form of "change management." Will you use the data to make more efficient deliveries? If your deliveries are higher, but you don't save on delivery costs (i.e., same drivers for the same hours with the same number of trucks, etc.), all you have done is made larger deliveries and found a way to be LESS efficient. Some hours will have to be cut back, and some trucks retired or not replaced.

A client of ours fully embraced the use of monitors, and the results were astounding. Their non-monitored deliveries were slightly below 150 gallons, while their monitored deliveries approached 200 gallons. Interestingly, there were still customers—on automatic delivery AND with a tank monitor—who felt the need to call in for oil deliveries, but most of those were spoken with by CSR's convincing the customers that a runout was not imminent.

When we look at the value of monitors, we look at three things: need, plan and proof.

For the need, we would look at the distribution of deliveries by the dealer. Not the planned deliveries or the average deliveries, but the actual deliveries the dealer made. Without drilling down into the numbers and the math, it is often just a simple chart that gets us where we need. See **Chart A**.

Bar 1 shows a very high number of very small deliveries. The reasons can include split deliveries (last volume from a truck), credit issues or equipment issues. However, usually it just means it was a delivery that should not have been made. Bar 2 represents a higher percentage as these customers will have had a fixed amount (100 gallons, 150 gallons) delivered to them. Bar 3 indicates that there were some deliveries that exceeded the full tank size. This is most likely caused by incorrect tank information being put into the Back Office Software (BOS) and needs to be corrected by the dealer.

Chart B shows that even with a small average delivery size, the number of deliveries at that number are few, with most deliveries being well away from the average. This can indicate deliveries that are simply too small to be economically beneficial to the dealer, or deliveries that are much larger than what the dealer would be comfortable with.

As to the plan, that can go in several directions. Since the general consensus is "it sounds good, but how do I implement it," we

CHART A

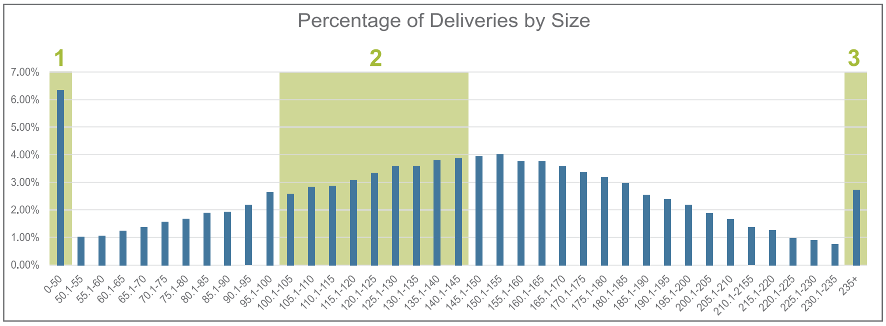

CHART B

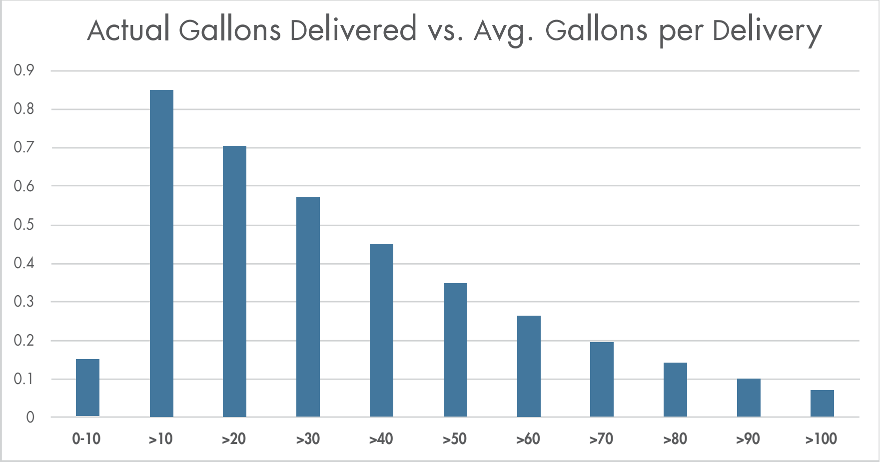

CHART C

Tank Monitor Performance			
TANKS WITH MONITORS		**TANKS WITHOUT MONITORS**	
In Tank Prior To Delivery	120	Average Optimal Drop	181
Average Delivery	162	Average Delivery	159
Average Variance	15	Average Variance	21

The cost of deliveries, which does vary from company to company (both in consideration of the real costs and what costs are actually allocated to "delivery expense") is no longer something that can be ignored.

suggest a few possibilities. The first is to start with your best techs (for installs), your best dispatcher – the less "old school" the better — and a manager/owner who will champion the effort, push it through and understand that new things don't always happen without challenges.

As to choosing which customers to start with, there are two camps. The first camp (given the good dispatchers and focus on efficiency from management) believes that the focus should be to totally saturate a route or two to see immediate benefits. The other camp suggests looking at the worst offenders, as defined by either problem accounts, accounts with very unpredictable K-Factors, or highest value customers who would appreciate that they have a monitor and the benefits that the dealer is bringing to them.

As to proof, while it would be wonderful to expect that everything would simply and smoothly change overnight – all installs worked perfectly, every communication went off without a hitch, every dispatcher and driver looked to maximize the delivery size – it is not realistic to simply move from 145 gallons to 195 gallons overnight. Our suggested approach is to work toward both improving the delivery size in reality (larger deliveries) and proving to yourself (psychologically) that this is the right thing for your business. We have seen that it can take time for full buy-in from the organization, and the best way is PROVE that the monitors are reporting properly. We created a reporting "widget" to compare the K-factor deliveries versus the monitored deliveries. See **Chart C**.

On the K-Factor deliveries, the comparison (as seen below) the analysis would show the average delivery size, the typical variance from that average delivery size (this shows how "tight" or "wide" the actual deliveries are—similar to the bell-shaped curve in **Chart A**), and the percentage of deliveries that are more than 20 percent from the average. The point here is to focus on how predictable deliveries are.

On the monitored deliveries, the analysis would show the difference between the average estimated room in the tank according to the monitor, and the actual delivery size to fill up the tank according to the delivery ticket as entered into the BOS. By running the same variances, you can tell how accurate the monitor is relative to reality and, from there, make a determination as to your comfort level in "trusting" the monitors to allow you to maximize the delivery size.

In all, a carefully planned deployment, including analysis, training, communication and tracking the economic benefits, can be the single biggest financial benefit that you can bring to your business over the next few years. Remember: Need, plan, and PROOF!

FOOTNOTE

[1] See full article at: https://www.bloomberg.com/news/articles/2017-06-22/yellen-s-bid-to-lift-inflation-runs-into-cost-cutting-buzz-saw

If Your Site is Not Responsive, Your Company Won't be, Either

By Richard Rutigliano, President, PriMedia

ON BLACK FRIDAY of 2016, holiday shoppers spent a record-shattering $1.2 billion via mobile commerce (m-commerce). Just four days later, on Cyber Monday, consumers spent another $1.19 billion via mobile devices. By then, it was clear: Mobile shopping is the new normal for today's consumers.

Mobile browsing accounted for 51.72 percent of all internet traffic from November to December 2016, while desktop use made up the remaining 48.28 percent. Recognizing this significant shift in user preference, Google began giving preferential search rankings to those websites defined as "mobile-friendly." This change would have major implications for search engine optimization (SEO).

Before this Google change, companies looking for a mobile presence would develop a streamlined version of the site, with a simplified home page or menu page that displayed cleanly on smaller screens. The content of this mobile site would be abbreviated from the larger desktop version so that the most relevant text, links, images and videos fit the user's screen without it becoming overly crowded. These mobile sites did not replace the desktop versions of their websites; the two existed independently of one another.

Today, the preferred solution is a responsive website that displays dynamically in response to the user's screen size. A dynamic display allows for optimal web functionality on any device. The site will appear differently on desktop and mobile devices, and even on different-sized mobile devices, but content will not be lost. The user's experience is ultimately enhanced due to the site's multiplatform accessibility.

FEEDING THE MACHINE – SEO IN THE AGE OF MOBILE DESIGN

In order to fully understand and appreciate the importance of responsive design, one must first consider how Google determines its search rankings. As the world's leading search engine, Google has been famously (or perhaps infamously) elusive regarding the ever-evolving algorithms it employs to rank websites.

One of the key factors Google has been open about, however, is the search engine's preference for original content. Original content is unique text, images and videos that did not previously appear elsewhere on the web. Content that was used in both a desktop and mobile version of the same site was flagged as duplicate content. However, because a search conducted via mobile device would yield results based on the fuller desktop content, this had not been an issue.

On Nov. 6, 2016, Google announced that it was shifting to a mobile-first index, meaning that its "algorithms will eventually primarily use the mobile version of a site's content to rank its pages." In other words, even a search conducted on a desktop computer will yield results that are based on mobile websites and their content. Less original content means a lower search ranking.

As Google shifts to a mobile-first index, it is critical for mobile sites to be optimized as well. When Google announced its plan to switch to a mobile-first index, the search giant specifically stated, "If you have a responsive site or a dynamic serving site where the primary content and markup is equivalent across mobile and desktop, you shouldn't have to change anything."

Those website owners who've already switched to responsive designs can expect to come out of Google's index switch ahead of the game because, in effect, they pre-empted the algorithm change. Looking further ahead, as more and more mobile devices come to market, Google may recognize an even greater need for dynamic display and cross-platform accessibility. Again, only responsive sites fit the bill.

REFERENCE CASE

PriMedia, Inc. provides web design, development, hosting, search engine optimization, search engine marketing and custom web applications for clients in a range of industries, with a focus on home service companies. One such client, an energy company in the mid-Atlantic, contracted PriMedia to transition its existing website to a responsive design in 2016.

Google Analytics-based monthly reviews of the client's website on Jan. 31, 2016 (before the transition) and on Jan. 31, 2017 (after the transition) show marked improvements in virtually all areas of Google search.

From Jan. 1, 2016 to Jan. 31, 2016, the client's website was visited 573 times. Of these visits, 460 came from desktop computers (80.28 percent), 28 arrived via smartphones (4.89 percent), and the remaining 85 were from tablets (14.83 percent).

From Jan. 1, 2017 to Jan. 31, 2017, the client's website was visited 1,303 times. Of these visits, 711 came from desktop computers (54.57 percent), 444 arrived via smartphones (34.08 percent), and the remaining 148 were from tablets (11.36 percent).

In one year's time, the client's monthly Google sessions increased by 127.40 percent, with desktop sessions increasing 54.57 percent and tablet sessions increasing 74.12 percent. Most notably, mobile sessions increased over this time by a staggering 1,485.71 percent. From these figures, it's clear that the website's switch to a responsive design led to significant improvements in organic site visits, specifically among mobile users.

CONCLUSION

Google has not yet announced a specific date for its switch to a mobile-first index, so it is thus far impossible to determine precisely how much better responsive websites will fare in search rankings in the short term. However, if the performance of websites before and after adding a mobile component is any indication, this change to the Google algorithms could be monumental.

Therefore, it is imperative for all websites, including those with and those without supplementary mobile versions, to switch to a responsive design as soon as possible. Website owners whose sites fall into either category, as well as those who are unsure of the differences between desktop, mobile and responsive designs, would be wise to contract an experienced internet strategy provider immediately. <

Since 1993, PriMedia has been a leader in providing full-service marketing and communications solutions to the home comfort industry. PriMedia's comprehensive line of services, including web development, custom business solutions, internet presence and marketing strategies, direct mail and multi-channel advertising, is designed to strengthen our clients' brand identity and address the challenges of an ever-changing marketplace.

Insurance Buying Questions You Should be Asking

By Federated Insurance

AS A BUSINESS owner, you make hundreds of important decisions every year. One of the most important deals is with your insurance coverage and deciding which policy will best fit your current business needs. This decision could have a negative impact on your business if the carrier you choose has only limited coverages and services available specifically for petroleum dealers.

WHY DO YOU BUY INSURANCE?

Ask yourself, why you buy business insurance? Is it for peace of mind, a necessary part of doing business, because state laws require it, for protection from lawsuits or disasters, or something else? Whatever the combination of reasons, it is important to note that not all insurance policies are created equal. When you're researching insurance providers, you will want to examine the coverages and services they offer. This not only can help ensure an insurance program will adequately cover your business' specific risks and needs, but it can also give you the opportunity to examine policy options to make sure you won't be paying for coverage you don't need.

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INSURANCE PROVIDER CONSIDERATIONS

First, it is essential to do business with an insurance carrier that specializes in your industry. It's a good idea to ask your current, and any potential providers, a few key questions:

- How many petroleum or oil marketers do you insure nationally and in my state?
- Do you have a specialized insurance package just for petroleum and oil marketers?
- Do any petroleum or oil associations endorse your company?
- What is your A.M. Best® rating?

Second, you need reassurance that important exposures are insured. You may want to ask if the carrier offers specific, unique coverages by asking:

- Do you have policy blanket property limits coverage?
- Do you offer pollutant coverage for cleanup and removal at, or from, designated locations?
- Is data compromise and cyber liability coverage available?
- Do you offer a separate policy for employment-related practices liability?

Finally, you know that a solid risk management foundation can help keep your company's loss control programs and policies active and visible, so a provider's value in helping you analyze your risk potential and suggest best practices cannot be underestimated. For example, be sure to find out:

- Does the carrier conduct a personalized, annual evaluation of your firm's risk exposure?
- Does the carrier have risk management consultation to help with loss prevention and profitability enhancement?
- Does the carrier provide access to risk management tools and resources at no additional charge?
- Can the carrier help you connect with legitimate sources for answers to hiring and employment questions?
- Does the carrier supply information on, and/or access, to professional resources that can help with employee training to increase safety awareness, reduce risk and follow best practices?

These sample questions illustrate the complexity of a well-rounded insurance program and show that not all insurance policies are created equal. Your policy's overall worth amounts to more than just the coverages provided. Your local Federated Insurance marketing representative can help you review the protection your current policy is providing and offer suggestions to ensure you are satisfied with your business's insurance program.

> Ask yourself why you buy business insurance. Is it for peace of mind, a necessary part of doing business, because state laws require it, for protection from lawsuits or disasters or something else?

This article is for general information and risk prevention only and should not be considered legal or other expert advice. This is not an offer of insurance. All products and services are not available in all states. Qualified counsel should be sought with questions specific to your circumstances. ©2017 Federated Mutual Insurance Company.

Increase Profitability by Educating Your Workforce

By John Levey, Oilheat Associates

WHEN WE THINK about education and training, many people in our industry immediately focus on service technician training. While technician education is extremely important, we need to provide educational opportunities for **all** employees.

CUSTOMER SERVICE REP (CSR) EDUCATION

CSR's have a serious effect on customer satisfaction.

Customers are often having a "bad day" when they call your office. They might have no heat, no hot water, a leak or some other situation that's affected their life. They might have to stay home in a cold house and miss work to wait for a repair.

They may be a will call customer who forgot to check their tank and have run out of oil.

Your CSR's need to understand how to deal with customers and treat them in a way that earns their loyalty so that they remain your customer for years to come.

In addition to training CSR's on how to professionally deal with customers, consideration should also be given to providing training about delivery issues like K-factors, degree days and tank sizes. A well-educated CSR can comfortably deal with the customer who thinks they need a delivery today because a snow storm is coming and their gauge says the tank is "only half full."

CSR's can also speed up response time for emergency service situations if they're provided with a basic understanding of service issues.

When I was a service technician I would sometimes get frustrated when I was sent on a "no heat" call service call on a brutally cold night only to find that the temperature in the house was 66 degrees and the thermostat was set at 70. The heating system was working fine but the house couldn't maintain temperature because of the frigid weather. The customer probably said they had no heat and the CSR had never been told that there are a number of clarifying questions that should be asked when a customer reports a problem.

ESEA OFFERS MANY TRAINING CLASSES, PLEASE CONTACT US IF YOU'D LIKE A PARTICULAR CLASS TO BE HELD IN YOUR AREA.

IF THE CUSTOMER REPORTS A NO HEAT SITUATION, THE CSR MIGHT ASK:

- What is the thermostat set at and what's the room temperature?
- Is there no heat in the whole house or just one area?
- Is your electric service working?

A well-trained CSR can help prioritize situations and get service to those customers who really need it rather than sending technicians to houses where the heating system is functioning properly but the house is under-heating due to weather factors.

DELIVERY PERSONNEL TRAINING

In addition to general delivery training and spill prevention training (no whistle, no fil, etc.), oil drivers should understand how to explain company policies and answer customer's questions.

It's also important that they know to look for things that can affect oil usage like a new addition being added to a home that they're delivering to. More space typically means more fuel consumption, the driver should make a note and advise their supervisor that the K-factor may need to be adjusted to prevent a run-out.

Drivers, especially seasonal drivers, should go through periodic refresher training. An effective in-house training program can cover laws, regulations, company policies and procedures, spill response, etc.

During these training programs, drivers should be encouraged to share their experiences to help other avoid problem situations. For example, many people are not aware that vent alarms work "both ways."

They whistle when oil enters and air escapes from the tank during a delivery AND they also whistle when air enters and oil escapes from a leaking tank after a delivery. If a driver notices that the whistle continues to sound after a delivery has been completed, they should try to enter the building to determine if there's a problem.

There are training videos available on NORA's website (learning.noraweb.org) that cover both delivery and spill prevention.

SERVICE TECHNICIAN TRAINING

Oilheat equipment keeps getting more efficient and today's systems are significantly different than those installed just a few years ago.

Properly trained technicians who stay up-to-date on current technology and understand how to properly use gauges, meters and combustion analyzers are able to quickly and accurately troubleshoot and correct problems.

Tech's who don't maintain their skills tend to take longer to diagnose problems, they often replace parts that are not defective and they typically have a higher rate of "repeat" calls than their well-trained co-workers.

Companies that service oilheat equipment should consider having all of their technicians NORA certified.

THERE ARE THREE LEVELS OF NORA TECHNICIAN CERTIFICATION:

Bronze: Entry-level, available to NORA-recognized tech school graduates. After gaining 3 years of experience, and attending 20 hours of continuing education, Bronze level techs move up to the Silver level.

Silver: For technicians with at least 3 years of experience. Once achieved, 24-hours of continuing education required every 5 years.

Gold: Available to Silver Certified Technicians with 5 years of experience who complete 4 modules of advanced training.

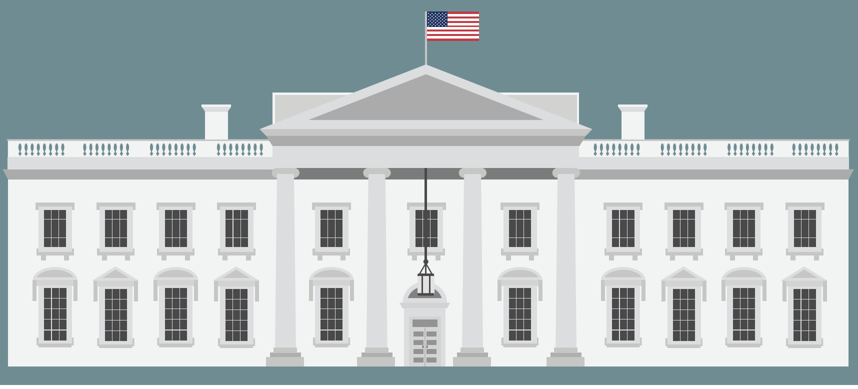
Information about the NORA certification program is available at **www.noraweb.org** <

Employee Training is Important Investment

There's an old expression "Training doesn't cost, it pays" A small investment in employee training pays enormous dividends including:

- Better employee morale
- Better customer satisfaction
- Fewer oil spills
- Reduced service costs
- Reduced call-backs

PMAA Continues to Save Petroleum Marketers $$$



By Rob Underwood, PMAA President

WELL, IT'S BEEN two years since I took over as PMAA president, and what a wild ride it has been. The election of President Trump has turned Washington, D.C. upside down. During the Obama Administration, PMAA was constantly on the ***defensive*** to prevent onerous regulations from becoming a reality. PMAA was successful in defeating a wetlines mandate that would have required petroleum marketers to retrofit every single tanker truck with a device to purge the wetlines of gasoline. The cost per tanker: $8,000 and overall savings to the industry: $120 million. Meanwhile, PMAA prevented an unattainable ozone standard, a speed limiter mandate, and a sleep apnea testing mandate, which if finalized, would have disqualified a driver with a 17-inch neck from driving a tanker truck. PMAA also defeated a 10 micron filter mandate for diesel dispensers and prevented a mandate that would have reduced the amount of water allowed in USTs from one inch to a quarter inch. Meanwhile, PMAA also secured a five-year reauthorization of the National Oilheat Research Alliance (NORA), which significantly helped the heating fuels industry, while also combating natural gas pipeline expansion.

Now with President Trump in office, PMAA has been on the ***offensive*** to gain additional concessions from the EPA on the UST final rule. Recently, EPA approved PMAA's low liquid level integrity test as an alternative method for containment sump testing that is required under the 2015 federal UST regulations. The 2015 regulations require liquid testing every three years of all containment sumps used for interstitial monitoring of piping. However, the test method cited in the rule requires filling sumps with water above the penetration points in the sump wall. This sump test method would be prohibitively expensive for tank owners. Instead, the PMAA UST Task Force developed an alternative test for containment sumps, which requires filling sumps only to the level of a liquid sensing device equipped with a positive shutdown that is mounted below penetration points in the sump wall. PMAA's alternative test method will significantly reduce reoccurring sump testing compliance costs for tank owners while being equally protective of the environment as filling the sump to the top. This is an important victory for petroleum marketers that builds upon previous cost saving flexibility won by the PMAA UST Task Force during the rulemaking process.

PMAA is also working to restore a cargo tank placarding provision important to petroleum marketers. Specifically, the provision allowed marketers to permanently attach a UN 1203 placard to cargo tanks for alternating loads of diesel fuel and gasoline rather than having to continually change placards between runs. The 1203 placarding provision stood for 35 years until a government agency issued an interpretive letter in 2015 that limited permanent 1203 placards to straight loads of gasoline or split loads of gasoline and diesel fuel stored in separate compartments of the same load. In November 2015, PMAA petitioned the agency to undertake a rulemaking to restore the ability to placard to the 1203 provision and has heard from DOT officials that a change to revert back to the old way of doing business is coming.

Finally, PMAA's DC Conference and "Day on the Hill" held in May 2017 was a success! The PMAA Board invited Congressman Chris Collins (R-NY), who is an influential member of the House Energy and Commerce Committee, to give an overview of the legislative atmosphere. Meanwhile, PMAA state associations, including ESEA, convinced House leadership to strip language from a bill that would have repealed the Durbin amendment. Repealing the Durbin amendment would have harmed petroleum marketers because it has brought competition to the debit card fee market. PMAA and ESEA also urged Congress and the Administration to reduce the Renewable Fuel Standard's (RFS) 15 billion gallon ethanol mandate. Reducing the RFS ethanol mandate was a top issue for the day because of petroleum marketers' concerns with the incompatibility of existing UST systems. ESEA's ties with their congressional delegation were critical in allowing us to make our case regarding issues of importance to the industry. On the heating oil front, PMAA and ESEA discussed the renewal of the biodiesel blender's tax credit, as well as maintaining funding for the Low Income Home Energy Assistance Program (LIHEAP).

While it's safe to say that it's been a zoo in Washington, DC, work is getting done behind the scenes. PMAA would like to thank ESEA for its continued support, and we look forward to bringing additional legislative and regulatory victories to petroleum marketers. And if you have time, please check out PMAA's new website, www.pmaa.org, which will keep you updated on industry trends and issues.

Sincerely,

Rob Underwood
PMAA President

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