



SSDGNY May 2020 Bulletin

Greetings All,

This is a trying time for all of us. In the past few months we have witnessed devastation across the entire globe. Our state is one that is suffering the most. My sincere condolences to those families who have lost loved ones to this pandemic. COVID-19 is not something to be taken lightly.

NYS is doing an incredible job trying to ensure safety to all that live here. Drastic measures and precautions have been taken and the government is trying their hardest to help get aid to the small businesses.

SSDGNY is working hard to keep you all up to date on the situation. This is new to all of us. I am happy to say that we have heard from many of you who had questions or needed help with forms. I am glad we were able to assist you. Many of you have shared your thoughts and have given us useful information. I thank you for that. **We came together as a group to help each other.**

Now, moving forward we need to keep together. This is not over yet. We are not out of the woods yet, but I do see a clearing. The information is ever changing, so questions that were answered yesterday may have different answers today. Please, if you are unsure of anything, call the office we are here to guide you. SSDGNY is one of the resources that you have to help get you through this situation.

In order to prevail, we must all work together. I urge you to share your helpful ideas and suggestions. We must support each other through these challenging times.

We are an essential industry and you are all essential to SSDGNY!

Coming together is a beginning, keeping together is progress, working together is success.

Sincerely,

Carla Obalde

Operations Manager

ASSOCIATION CONTEST

CONGRATULATIONS TO JNS CARWASH OF HAWTHORNE NY, THE APRIL 2020 CONTEST WINNER. Please read through this bulletin for your chance to win!!! Call the office with the correct answer to the trivia question and you will be entered in the monthly drawing for a chance to receive a free month's dues; a value of \$45.00.

ATTORNEY'S CORNER

Mortgages

The nationwide shutdown of the economy to slow the spread of Covid-19 continues to create hardships for millions of households, and more are contacting their Servicers for relief. The share of loans in forbearance jumped to 3.74% during the week ended April 5, up from 2.73% the previous week, according to a survey from the Mortgage Bankers Association.



Last month, JPMorgan Chase & Co analysts wrote that the use of forbearance is likely to rise along with unemployment and many Servicers would be unable to sustain six months of forbearance advancements on 10% to 20% of their book.

Unemployment

Almost 17 million Americans have filed for unemployment benefits in last month with the virus battering the economy. The Unemployment Program in effect requires you to file for unemployment not by phone as the phone lines are impossible but through the internet. You will get whatever you qualify for in your state, New York and Connecticut have different amounts plus an additional \$600. Right now it's for 12 weeks but the weeks change, sometimes daily either up or down. Don't worry about the employer since your filing doesn't affect the modification experience number. If you are being paid by your employer through the PPP, you can't file since you are getting paid.

Paycheck Protection Program (PPP) and Economic Injury Disaster Loan (EIDL)

If you haven't filed, for the PPP or the EIDL you should do so now. It is running out of money and Nancy Pelosi, the Democrat Speaker of the House, indicated that she would not call the House back into session until May 4, 2020 to start discussing additional monies for the program.

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Workers Compensation

Several states have expanded or are considering widening access to workers compensation coverage for COVID-19 beyond first responders and health care workers to include all workers labeled essential. Those in our industry are considered essential.

The New York Compensation Insurance Rating Board conducted a legislative analysis of the potential cost impacts of COVID-19 virus exposure as an occupational disease. It estimated in late March that presumptive COVID-19 coverage could cost the workers comp system in the state more than \$31 billion more than triple the state comp system's current annual losses in both the insured and self-insured markets.

If you are not in the SSDGNY Safety Group now is the time. We can control our costs better than a standard workers comp insurance company. Our premium discounts are up to 25% up front and end of year dividend is about 37.5%.

Telemed

Telemedicine is catching on in Workers Comp amid the COVID-19 pandemic, as patients and providers grow more comfortable with the technology and state regulators eliminate barriers to its adoption. You should check with your doctor if you are out on workers comp.

Any questions you may have, call the Association, we are open remotely for our Members, and they will get your question over to me. I will answer individually via email, or as a group if several Members have the same question.

Can't wait until this is over as we all can use the rest!

Stay Healthy,

Vincent P. Nesci, Esq.
General Counsel

Welcome New Members

AAM Stony Point, Inc
Stony Point, NY



WORKERS COMPENSATION PAY AS YOU GO

Regarding NYSIF's Pay As You Go option, the insured can choose any payroll company. NYSIF has a payment system called PayGo & PATNAT that depending on the payroll company the insured utilizes, the set up varies. To be eligible for the Pay as you Go option, the policy premium must be higher than \$1,000 and they can only join at inception or at renewal. To avoid any miscommunication, I always refer the insured to the Pay as you Go support line (877) 898-8308 to get started and they assist the insured from the inception of the request.

****Please be advised, if the insured decides to go on Pay as you Go, any payroll they have for leased employees and subcontractors will not be considered until audit. We had a few instances where this happened and insureds were very upset because they didn't know.**

REFERRALS

Are you happy with our services? Do you know of a station that needs our help and access to all the information we have been sending to you? Do you know of anyone interested in becoming a member? Refer them to us and upon signing you will receive a free month's dues.

A \$45.00 credit will be added to your account.



If you know of someone who may be interested please contact our Sales Representative Bill Griese at 914-227-0144.

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PBS RECORDKEEPING GUIDANCE

Tank owners and operators must maintain records to be in compliance with DEC's Petroleum Bulk Storage (PBS) and USEPA's Underground Storage Tank (UST) regulations.

Reference Documents to Download

DEC has prepared guidance documents on the three types of tank systems. Tank system owners and operators should determine which guidance applies to their facility to ensure that their records are complete, up to date, and kept for the correct time periods. The documents below address the records required for both tanks and piping.

1. [Subpart 2: UST systems that are regulated by both DEC and EPA - Recordkeeping Guidance \(PDF\)](#) (117 KB)
- a list of records that must be maintained for all underground tank systems (those tank systems that have 10 percent or more of the system volume underground) storing petroleum except for those that are subject to Subpart 3 (see below).
2. [Subpart 3: UST systems that are regulated only by DEC's PBS regulations - Recordkeeping Guidance \(PDF\)](#) (106 KB)
- a list of records that must be maintained for underground tank systems (those tank systems that have 10 percent or more of the system volume underground) storing petroleum that meet one of the following conditions:
 - a. tank systems storing heating oil that is consumed on the premises where stored; or
 - b. tank systems with a design capacity of 1,100 gallons or less that are used to store motor fuel for non-commercial purposes at a farm or residence; or
 - c. tank systems that are part of an emergency generator system at nuclear power generation facilities regulated by the Nuclear Regulatory Commission under 10 CFR Part 50; or
 - d. tank systems consisting of a field-constructed tank.
3. [Subpart 4: AST systems that are regulated by DEC's PBS regulations - Recordkeeping Guidance \(PDF\)](#) (98 KB)
- a list of records that must be maintained for all aboveground tanks (those tank systems with at least 90 percent or more of the system volume aboveground) storing petroleum.

Record Location Requirements

Most records may be kept at a centralized location instead of at the facility; however, the last 30 days of leak detection records for tanks and piping must be maintained at the facility. If DEC conducts an *announced* inspection, then all records should be available for DEC review at the time of the inspection. If DEC conducts an *unannounced* inspection and the records are not available at the facility, then copies of the records must be made available to DEC within three business days.
<http://www.dec.ny.gov/regulations/101718.html>

**taken from the DEC website*

Fuel Gallons Purchased Dropped 20% in March 2020

04/15/2020



BOSTON — The effects of social distancing and non-essential business closures across the country are once again highlighted at the pump. According to GasBuddy, fuel demand drove down the gallons purchased by 20 percent this past month compared to March 2019.

Along with the 20-percent decline in gallons pumped last month year-over-year, additional declines include a 14-percent drop in fuel transactions and a 28-percent drop in total payment volume (TPV). These drops come at a time when gasoline has never been more affordable due to a combination of the massive global surplus of crude oil and drop in demand, according to GasBuddy's recent report.

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The report examined millions of fuel transactions from Pay with GasBuddy.

"The dramatic shift in fuel buying upends the pattern of rising gas prices and demand ahead of the warmer months. This data reflects the depth of the impact to consumer and commercial activity the world is experiencing," said Sarah McCrary, CEO of GasBuddy.

Looking at month-over-month transactions, gallons purchased dropped 10 percent from February through March 2020 — a reversal of the trend in transactions established in the previous two years. In March 2019, gallons purchased increased 20 percent and in March 2018, gallons purchased increased by 25 percent.

Additionally, a growing number of members have started to take advantage of GasBuddy's ratings and reviews feature to share vital information on what's available at convenience stores and report on how various stations are handling the spread of the virus, like the presence of hand sanitizers at the pump, according to the Boston-based company.

Highlights from the report include:

WEAKENED GASOLINE DEMAND DISRUPTS SEASONAL FUEL BUYING TRENDS

The first quarter of 2020 saw a 9-percent drop in gallons pumped, a 6.6-percent drop in monthly fuel transactions and a 21-percent drop in monthly TPV from January through March. February through March saw the most significant drops, with monthly fuel transactions decreasing 6.5 percent, gallons purchased decreasing 10 percent and monthly TPV decreasing 18.2 percent from the prior month, largely due to the stay-at-home orders enacted during the COVID-19 pandemic.

This trend is significantly different from the previous year, where monthly fuel transactions from February to March of 2019 increased 17.6 percent, gallons purchased increased 20 percent and monthly TPV increased 32.2 percent.

OVERPAYING FOR GAS

Due to the drastic movements in gas prices during the COVID-19 pandemic, 28 percent of Americans found themselves "overpaying" for gas by paying more than the average price for their gasoline purchase in the

first quarter. The states with the highest number of transactions that paid more than the average price include Ohio, Arizona, North Carolina, Indiana and Michigan.

Half of the top 10 states where most drivers overpaid for gas are located in the Great Lakes region, where high levels of competition between gas stations pushed more frequent changes in prices, leading to a higher chance of overpaying.

GAS STATION BRAND LOYALTY DECREASES 3 PERCENT YEAR-OVER-YEAR

Gas station brand loyalty decreased 3 percent from the first quarter of 2019 to the same timeframe this year, with 55 percent of consumers transacting at more than one gas station brand per month in 2020 compared to 58 percent in Q1 2019. Focusing on the "super pumper" drivers who filled up more than once per week or four times per month, more than half filled up at two to three different brands.

AMERICANS PAID NEARLY \$28 PER TRANSACTION

The average cost of a fuel transaction in the first quarter this year was \$27.53. The state with the highest average fuel bill was Alaska at \$40 per tank followed by California at \$34.50 per tank. The state that paid the least for their fill-ups was Oklahoma at \$25.40 per tank.

Even though gas prices dropped from February through March to \$1.97 per gallon, the average cost for gasoline increased 7 cents per fill-up from Q1 2019, when the national average price was \$2.38 per gallon.

**as noted on the CSN website*

TRIVIA QUESTION

What is the NYSIF's new way of paying your workers compensation premium payment system called? Call the association with the correct answer and be entered into the monthly drawing for a chance to win a free month's dues.

WWW.SSDGNY.ORG

Don't forget to visit our website for the latest news and events. WWW.SSDGNY.ORG.