

## Commissioners choose higher insurance bid

Written by Deb Egenberger  
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LEXINGTON—A year ago, Dawson County commissioners made an unconventional move by accepting a higher bid for property and liability insurance so they could keep the business local.

During Monday's county board meeting, commissioners again voted to accept the higher bid for the comprehensive insurance package, this time awarding the contract to a state association that runs a large insurance pool.

Nebraska Intergovernmental Risk Management Association (NIRMA) submitted a bid of \$247,261 for the county's annual insurance premium.

The price is roughly \$6,900 higher than the bid offered by current policy provider EMC Insurance with Barney Insurance of Lexington as the third-party administrator.

Commissioner Dean Kugler of Gothenburg said expanded services offered by NIRMA were a deciding factor in his recommendation to award the contract to the not-for-profit, member-owned risk management and self-insurance pool designed for Nebraska counties.

"I think this policy would have added benefits that we're not able to put a dollar value on," Kugler said, referring to available legal counsel, safety information and added training.

He also said a higher insured amount for employees and a lower deductible on claims made NIRMA's package more attractive.

Not everyone agreed, though. Roger Bauer of Overton cast the dissenting vote against accepting the higher bid.

The insurance is set to be changed over on Dec. 1 and the premium will be prorated through June 30 to \$143,659.

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After that, the coverage years will match the same fiscal year as the other 85 NIRMA members.

Dawson County will be locked into

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