

**PERRY COUNTY BOARD OF COMMISSIONERS  
MINUTES – August 28, 2018**

The Perry County Board of Commissioners met at 8:00 a.m. as was duly advertised. All three commissioners were in attendance: President, Randy Kleaving, Larry R. James and Bill Amos. Also in attendance were County Administrator, Teresa Kanneberg and Sheriff Alan Malone.

The meeting opened with the Pledge of Allegiance.

**LIABILITY INSURANCE**

Auditor Pam Goffinet explained to the Commissioners that she and County Attorney Chris Goffinet met and reviewed the summaries of the separate companies for liability insurance that was submitted by Franzman Insurance, HGB Insurance and German American Insurance. These summaries were derived from the quotes that were submitted to the Commissioners at their August 6, 2018 meeting. The summary from HGB was not looked at because their quote was much higher than the other companies.

Auditor Goffinet did mention that there was another summary sheet from an insurance company submitted later from German American Bank that was said to be in the original quote. Chris said the Commissioners cannot look at it because he could not find the amount in the quote given, that it was not broke out in the original package submitted. Randy said he met with Chris the following day to go over the results of the summary sheets.

After reviewing the summary sheets, Chris recommended the liability insurance of ASTRA with Franzman Insurance Company. It is the low bid and also best by quality. It has better coverage than the others submitted.

Some highlight points are:

- Earthquake Deductible – ASTRA - \$50,000  
BLISS – 10% of limit (26,000,000)
- Auto – Replacement Cost – ASTRA – 15 years or newer  
BLISS – Actual Cash Value
- Employment Practices – ASTRA – effective back to 2006  
BLISS – August 31, 2018 and forward

Total bids are: ASTRA - \$132,866 plus Cyber \$5,358 for a total of \$138,224.

BLISS - \$141,664 plus Cyber \$10,067 for a total of \$151,731.

Sarah Chinn, German American Insurance, spoke up saying that once they regrouped they wanted to use Travelers Insurance with Cincinnati for a quote of \$123,000. She mentioned that Travelers wouldn't bid the first time until later. She said she understood why the Commissioners couldn't include it with it being turned in late. She said she and the company learned something from this process.

Larry made the comment that we want the best coverage for the price available. Larry then made the motion to go with ASTRA with Franzman Insurance Company for the County's liability insurance plus cyber coverage, seconded by Bill. Motion carried 3-0.

Teresa announced that the next regular meeting of the Commissioners will be on Tuesday, September 4, 2018 at 6:00 p.m.

The meeting ended in open session at 8:15 a.m.

Minutes approved this 16<sup>th</sup> day of October, 2018.

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Randy Kleaving, President

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Larry R. James

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Bill Amos

*Minutes prepared by:  
Pamela L Goffinet, Perry County Auditor*