BEFORE THE NEBRASKA PUBLIC SERVICE COMMISSION

| In the Matter of the Application |) | Application No. GW-2193 |
|----------------------------------|---|---------------------------|
| of 81-20 Grain, LLC, Randolph, |) | |
| Nebraska, requesting a \$25,000 |) | GRANTED |
| deductible on its stock |) | |
| insurance |) | Entered: October 16, 2018 |

BY THE COMMISSION:

On October 4, 2018, 81-20 Grain, LLC, ("81-20"), Randolph, Nebraska, filed a request with the Nebraska Public Service Commission ("Commission") to authorize a \$25,000 insurance deductible.

Pursuant to Commission Rules and Regulations, Title 291, Chapter 8, Section 002.06C, a warehouseman must maintain a policy or policies of combustion, fire, lightning, and tornado insurance in an amount sufficient to cover the total loss upon all grain in the licensed warehouse.

Without in any way limiting the warehouseman's liability, the warehouseman may carry a standard form of insurance policy approved for grain warehousemen, with a total deductible not to exceed \$10,000. However, a warehouseman may apply to the Commission to request a deductible higher than \$10,000.

OPINION AND FINDINGS

According to the financial review conducted by Commission staff, it appears that 81-20 has sufficient net worth and working capital to support the requested increase to the insurance deductible.

In consideration of the request, and being fully informed, the Commission finds the requested increase in deductible should be granted. However, should 81-20 desire to retain such increased deductible for a subsequent license year, it must reapply for authority to do so from this Commission.

ORDER

IT IS THEREFORE ORDERED by the Nebraska Public Service Commission that 81-20 Grain, LLC, be, and is hereby granted authority to increase its insurance deductible to \$25,000.

IT IS FURTHER ORDERED that should 81-20 Grain, LLC to retain such increased deductible for a subsequent license year, it must reapply for authority to do so from this Commission.

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ENTERED AND MADE EFFECTIVE at Lincoln, Nebraska, this 16th day of October, 2018.

NEBRASKA PUBLIC SERVICE COMMISSION

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COMMISSIONERS CONCURRING:

Chair

ATTEST:

Executive Director

//s//Frank E. Landis
//s//Mary Ridder