

# ROBERT V. REIM COMPANY

INSURANCE CONSULTING  
BID MANAGEMENT



## SCHOOL INSURANCE NEWSLETTER

*May 2026*

### **Market Conditions – Good News Finally**

Looks like this could be the year to seek proposals for insurance coverages.

1. A Panhandle district client just saved 14% in premium while increasing values by 14%, limits by 34% and reduced the minimum Weather deductible from \$500,000 to \$250,000.
2. An agent who provides coverage for large districts across the state told me that he is expecting premium rate reductions and Named Wind percentage reductions for those districts with good loss ratios.

Consider using the current premiums for next year's budget, to be safe.

### **September Renewal RFPs – Start Now**

The RFP process should be started in early May to be truly effective in determining the best alternative.

### **RFP Requests From Other Than Insurance Agents**

Information contained in an insurance RFP should not be shared with anyone who is not a qualified bidder. RFPs include proprietary information, particularly as respects limits, coverage, losses and loss reserves. In a recent RFP event, we had inquiries from four firms located out of Texas. They were sent qualifying questionnaires with requests for copies of their Texas insurance license. None responded. One used "publicrecords" as their email name. Generally, these firms sell or distribute the RFP documents. There is no control over who sees the information.

### **Bidder Lists. E-bids**

Some districts use bidder lists the are part of e-bid system such as Ionwave. In reviewing those lists, we typically find the vast majority have nothing to do with insurance. Do you want them to have the district's insurance limit, coverage and loss information?

### **Qualified Bidders**

We use a four tabbed document to identify qualified potential bidders. School insurance is unique and only a limited number of agents/companies are capable of insuring the unique aspects of school loss exposures. For example, are they familiar with coverage and liability limits for Chapter 118 losses?

### **Open Record Requests**

Open Record Requests are difficult for school districts. Districts handle such requests differently:

1. Personal appearance is required; not mailed or e-mailed
2. High charges per page (time, paper, machine, employee, depreciation, ink, access, research, supervision)
3. Release only to qualified licensed insurance personnel.