

To whom it may Concern, I as a licensed provider in North Dakota for 11.5 years am concerned on HB 1298. I carried liability insurance up until May 2020. At that time my insurance company stopped carrying it. My premium was \$350 my agent could only find 1 company that would offer it and the premium raised to \$1200 annually. The coverage was terrible and was not cost effective. For new providers starting out it would a huge expense that would most likely deter a lot new providers from starting up. The need in North Dakota for childcare providers is huge and I would hate to see more not start up due to needing to carry liability insurance. Respectfully submitted, Beth Widmer