

January 16, 2023

RE: HB 1298

To Whom it may concern,

My name is Sue Brady, currently I am a licensed group home childcare provider in Bismarck. I have been doing childcare for 37 years. I am a Step 3 on the QRIS rating scale and am completing Step 4 at this time. During my thirty-seven years as a childcare provider, I have held childcare liability insurance. I am not opposed to having liability insurance, I am opposed to being mandated to have it.

Childcare liability insurance is not attainable for many providers through no fault of their own. Although I have had this insurance, it is not easy to get and it is expensive. I have been denied many times because of limitations put forth by the insurance companies. I have been denied insurance because I didn't have a fence, which is not required for a license according to ND rules and regulations. I was denied insurance because I was licensed for 16 children at the time, which was too many children to meet their requirements. Having a dog or cat was also another reason I was denied insurance. I was denied home owners insurance from multiple companies because they do not allow child care in the home. This has forced me to find an independent company, at a much higher rate. In addition to not being able to get insurance, twice I have had my policy cancelled, not because of claims, but because they no longer want the liability of providing insurance for in home childcares. This has then led me to scramble to find yet another company.

My concern is, if this bill becomes mandatory, what type of sanctions will be given if we are suddenly out of insurance, at no fault of our own or because it is so expensive, we can't afford it? Will our license be revoked or suspended? Will we have monetary penalties? This issue was not addressed in the bill proposal.

As with most expenses, every year my childcare liability insurance premium goes up. As a business owner, that cost is getting passed on to my clients. It won't be long until the expenses of having a childcare will exceed the income needed to stay in business.

Mandating a childcare to have liability insurance will add another expense that can push many providers to leave the field. I respectfully ask that this bill be vetoed in this committee. Please don't mandate something that is unattainable for many providers, or hard to get from no fault of their own. Leave this decision up to the business owner. Let them take the risk and responsibility to have or not to have childcare liability insurance.

Sincerely,

Sue Brady, Brady's Family Childcare