

Chairman Louser, Vice-Chair Ostile, and members of the house Industry, Business, and Labor Committee:

My name is Becca Koeplin, I am the owner of a program in Elgin North Dakota. I run a group license from our home with a limit to 30 children.

I am writing today in opposition to HB1298. I have personally held a business liability insurance for the 3 years I have been a provider but it hasn't been without its hardships. I am currently covered under the only company I have been able to that will accept childcare in a home and will write me a policy. My biggest fear is if this company chooses to no longer cover a policy for me, then I am out to nothing.

I believe that liability insurance should be a business's choice and not mandated by the state, especially for those providers who are wanting to start up, but the cost of liability is roughly \$2,000-\$5,000 in a startup cost. But its pushing potential providers away from wanting to go forward with this process. I also understand it is not cheap to start any business. But we are trying to provider services for families so we can keep this world afloat with workers.