

NAIC Child Care Insurance (C) Working Group

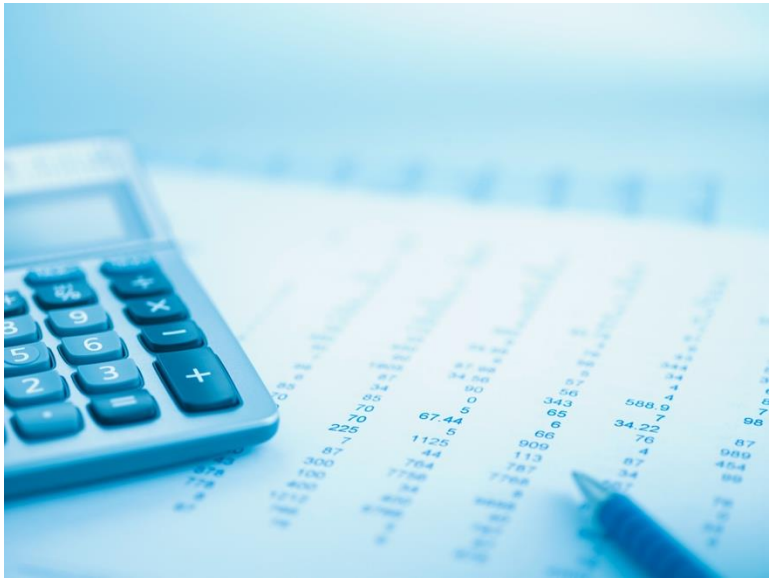
NCOIL Annual Meeting 2026

Nov. 22, 2026

OFFICE of the
INSURANCE
COMMISSIONER
WASHINGTON STATE

What's the problem?

- Group foster homes, day care centers & child placing agencies:
  - A crisis in availability and affordability for liability insurance
- Government:
  - Potential state & local budget impacts
  - Public policy interest in continued access to these services



How did we get here?

- Dec. 2025 Market Study from the Washington state Office of the Insurance Commissioner:
  - Found a significant coverage gap for damage claims from prior acts
  - National crisis, not just WA
- NAIC Property and Casualty (C) Committee formed the Child Care Insurance (C) Working Group at the Spring National Meeting with involvement from WA, NH, IL, WV, PA, RI, HI, and NM

What we've done so far

Since formation of the Child Care Working Group:

- Child provider groups presented on insurance availability.
- Industry representatives presented on insurance availability and risk pool insurance access.
- HI, PA, WA, and IL and the National Conference of State Legislatures (NCSL) presented state level perspectives.
- Accreditation and training organizations presented on risk mitigation.
- Initiated a multi-state data call (WA will receive the data)
  - CA, CT, FL, HI, MA, MD, NH, OR, PA, RI, TX, and WA
  - Due by Dec. 18, 2026.

Next steps

- Data gathering (ongoing)
- Regulator discussions about recommendations
- NAIC Child Care Working Group makes recommendations
  - Regulators take recommendations back to states
  - Any potential federal recommendations go to NAIC Government Relations (EX) Leadership Council for further action



Questions?

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