

Dear [Legislator's Name],

I hope this letter finds you well, and I appreciate the opportunity to reach out to you during what has become an incredibly challenging time for both myself and many others in my industry. My name is [Your Name], and I am the owner of [Your Childcare Business Name]. I am writing to you with a heavy heart and a sense of urgency as we face a dire situation that threatens the very existence of our beloved childcare facility – lack of available business insurance options for daycare facilities. The current insurance market conditions are alarming!

I am dedicated to providing quality childcare for my community, and I have strived to create a safe and nurturing environment for the children in our care. However, the recent developments in the insurance market have left me deeply concerned about the future of my business.

In the past year, I have witnessed a significant shift in the availability of insurance coverage for childcare providers like myself. There has always been a small pool of insurance companies available for me to choose from, about 12, that insure businesses like mine. Presently, over half of those carriers have either terminated completely or halted their programs meaning they no longer offer insurance coverage for my business. About half of the remaining few are regional carriers that only serve business owners in a handful of states. Those that are left to choose from have tightened their underwriting requirements to an extent that makes procuring coverage for my childcare business practically impossible!

As someone who relies on insurance not only to protect my business but also to comply with licensing requirements, I find myself in a desperate situation. The challenges in securing adequate coverage have become so severe that I am fearful of the possibility of having to close my doors if a solution is not found soon.

I am reaching out to you, not only as a concerned business owner but as someone in need of assistance. I implore you to use your influence and take action to address this crisis. The potential closure of childcare programs not only affects business owners like myself but has a profound impact on the families we serve, our employees, and the broader community.

I kindly ask for your support in engaging with insurance providers to emphasize the urgent need for available and affordable coverage solutions for childcare businesses. The prospect of closing our doors due to the unavailability of insurance is a heartbreak reality that I never thought I would face.

I understand the pressures and demands on your time, but I genuinely believe that your advocacy and intervention can make a significant difference in saving childcare businesses like mine. I am open to any suggestions or assistance you can provide to navigate these challenging times and ensure the continuity of essential childcare services in our community.

Thank you for taking the time to consider my plea. I look forward to the possibility of working together to find a resolution that will safeguard not only my business but also the well-being of the children and families we serve.

Sincerely,

[Your Full Name]

[Your Contact Information]

[Your Childcare Business Name]

[Your Address]