

Washington state data call relating to childcare entities

At the direction of the Washington state Legislature, Insurance Commissioner Patty Kuderer must collect certain data regarding the availability and cost of property and liability insurance coverage for **childcare centers, group foster homes, family childcare homes, and child placement services.**

This is a one-time data call at the direction of the Washington state Legislature. It is not intended to be an annual call.

Confidentiality statement: Pursuant to RCW 48.02.065(8), all data submitted as a part of this data call are confidential by law and privileged and not subject to public disclosure under chapter RCW 42.56. The Commissioner may prepare and publish reports, analysis, or other documents using the data received from individual property and casualty companies so long as the data in the report is in the aggregate form and does not permit the identification of information related to individual companies.

Submission

Due: WORKSHEET AND ADDITIONAL DATA ARE DUE BY COB Thursday September 11, 2025.

- If your company transacts insurance with childcare centers, group foster homes, family childcare homes, or child placement services within the time frames described below, complete the worksheet and return to datacall@oic.wa.gov.
- If after your review your company has NOT transacted insurance with childcare centers, group foster homes, family childcare homes, or child placement services within the time frames described below, do NOT need to return a blank worksheet or notify datacall@oic.wa.gov.
- When you email your worksheet, please change "NAME" in the .xlsx file "NAME_Childcare_Data_Call_Template" to your company name or group.

Worksheet instructions

Tab 1 Contact information

- Please complete the contact information in “Company Info” tab of the attached template.

Tab 2 Policy and Premium

1. **The following request applies to each property and/or liability insurance policy (including package policies) covering childcare centers, group foster homes, family childcare homes, or child placement services with policy effective dates in the 7/1/2014 – 6/30/2025 period.** Liability coverages would include general liability, professional liability, sexual abuse, auto liability (owned or non-owned), package policies, and excess or umbrella. Homeowners endorsements for in-home childcare should also be included.

The definitions of these types of insureds are as follows:

“Childcare centers” refer to “child care/early learning providers” as explained on the Washington State Department of Children, Youth & Families (DCYF) here: <https://dcyf.wa.gov/services/early-learning-providers> **The attached listing provides the names of all child care centers licensed by DCYF to do business in Washington State in 2025, 2021, and 2017. You may use these as a guide to whether you have insureds in this category.**

Group foster homes” are defined as “Group and residential care programs are each a type of live-in, out-of-home care placement in which staff are trained to work with children and youth. These placements offer a higher level of structure and supervision than what can be provided in a family home setting. Group and residential programs are operated by private agencies licensed by DCYF and typically provide an array of services, including therapeutic services for children and families and educational and medical services for children or youth” as explained by DCYF here: <https://dcyf.wa.gov/services/group-care> **The attached listing provides the names of all group foster homes licensed by DCYF to do business in Washington State in 2025, 2021, and 2017. You may use these as a guide to whether you have insureds in this category.**

“Family childcare homes” refer to a childcare facility that operates in a private residence. Insurance coverage for these entities may be provided as an endorsement to a homeowners policy.

“Child placement services” refer to “Child Placing Agencies (CPAs)” as defined by DCYF. This definition includes a) CPAs that certify foster homes and provide caregiver support services and b) CPAs that provide private domestic and/or international adoption services. See <https://dcyf.wa.gov/services/child-placing-agencies> **The attached listing provides the names of all CPAs licensed by DCYF to do business in Washington State in 2025, 2021, and 2017. You may use these as a guide to whether you have insureds in this category.**

2. **Please include policies with Washington State exposures.** If a policy is for a large organization that includes exposures in Washington and other states, please provide the portion of the exposures and premium for Washington State only.
3. **Please note that this data call includes homeowners policies that reflect coverage for in-home childcare. For the purposes of this data call, please separate out premium related to this coverage if possible.**
4. If you provide more than one property, liability, or package policy for an insured, please populate a separate row for each policy you have insured.
5. If one policy can be readily subdivided into separate components (property, liability, etc), please provide information for each component on separate rows:
 - Please repopulate the first six fields for each row
 - Please produce premium and exposure information unique to that component/coverage on each row. Please do not repeat premium and exposure information.

If policy components cannot be readily divided, please provide together on one row.

6. Please note that the following fields have drop-down response options: Type of Insured, Coverage, Claims-Made or Occurrence Form, Rating Basis, Includes Coverage for Non-Owned Auto Liability, and Was Policy Non-Renewed. Many of these also include an "other" selection in which you can provide a free-response.
7. Notes on specific fields:
 - a. The first field, "Type of Insured," identifies the insured as one of the following types, as identified by the Washington Legislature, and as defined in greater detail in Item 1 above:
 - i. Childcare centers
 - ii. Group foster homes
 - iii. Family childcare homes, and
 - iv. Child placement services

Please choose the field that best describes the insured on this policy.

- b. The "Coverage" field contains a drop-down list including the following coverages:
 - i. Property
 - ii. General Liability
 - iii. Professional Liability
 - iv. Excess or Umbrella
 - v. Sexual abuse (if offered separately)
 - vi. Auto Liability (Owned Autos)
 - vii. Non-Owned Auto Liability (if this premium can be populated in its own record)

- viii. Package
- ix. Homeowners Childcare Endorsement
- x. Other (Free Response)

If the policy includes multiple coverages, then to the extent possible, please present unique premium and number of exposures on separate rows, with each row representing one coverage. **Please do not duplicate premium and number of exposure amounts.** If this is impractical, then all premium may be placed on one row, and please use the "other" category to explain the policy.

- c. "Premium" should represent the premium for the term that the policy was in force. In other words, if an annual premium of \$1200 was written and the policy was cancelled pro rata after 7 months, the premium field should demonstrate 7 months of premium (approximately \$700). Per the instructions above, please populate with the premium that is specific for the coverage selected.
- d. The "Rating Basis" field refers to the exposure used for the base rating. For instance, for property, this may be Total Insured Value (TIV) or square feet. For liability coverages, this may be revenue, average number of children, number of staff, number of in-home visits, etc.
- e. The "# of Exposures" field refers to the units of the "rating basis" used to determine the policy premium. For instance, if TIV was selected for "Rating Basis", then the "# of Exposures" may be 200,000. If average number of children was selected for "Rating Basis", the "# of Exposures" may be 50. Please populate with the exposures specific to the coverage selected for the row.
- f. Many policies may have no deductible or attachment point. If this is the case, then please complete the "policy deductible/attachment point" field with a \$0 entry. If this is an excess policy, please make sure this field is populated.

Tab 3 Loss and Claims

1. **Please provide losses for each property and/or liability insurance policy (including package policies)** covering childcare centers, group foster homes, family childcare homes, or child placement services **with incurred dates in the 7/1/2014 – 6/30/2025 period.** Incurred date references accident date for occurrence policies and report date for claims made policies. Liability coverages would include general liability, professional liability, sexual abuse, auto liability (owned or non-owned), package policies,, and excess or umbrella.

The types of insureds are as defined above in the "Policy and Premium" tab instructions, Item 1.
This should include childcare-related claims on homeowners policies.
2. **All numeric fields should be valued as of 6/30/2025** (or if an alternate recent valuation date is used, please inform us of the date).

3. **When responding, please disclose whether claims are recorded by occurrence or by claimant.** For instance, if an instance of negligence or an auto accident affected two children, the insurance company may list that as one claim (one occurrence) or two claims (two claimants).
4. There may be more than one row (loss) per policy number.
5. Please note that the "Type of Insured," "Coverage," "Claims-Made or Occurrence," and "Open/Closed," fields have drop-down response options.
6. Claim Location Address refers to the location of the claim.
7. All loss fields (columns O and Q) refer to the loss paid or reserved by the insurance company, after application of deductible (if any) without regard to any cessions to reinsurers. It should not reflect anticipated or actual subrogation from other parties. Subrogation payments that have already been received should be entered in Column S. Anticipated subrogation should be entered in column T.
8. "Expense" in Columns P and R refers to Defense & Cost Containment Expenses, as defined in the Annual Statement Instructions.
9. Please ensure that the loss description in Column U includes a description of cause of loss.

Additional Information Requested

Non-Worksheet items

Please provide the following non-worksheet items relating to underwriting/pricing background. Please send these items to datacall@oic.wa.gov.

- a. Please provide copies of any underwriting guidelines or manuals and rating guidelines or manuals related to this coverage, separately for each "category" (childcare centers, group foster homes, family childcare homes, and child placement services). This would also include rates and underwriting guidelines for childcare endorsements on homeowners coverage.
- b. When providing copies of items in subsection a., please submit a list any debits or credits in use. For example, there may be debits or credits for prior loss experience (or lack thereof), for licensing of providers, years of experience, etc.
- c. If sexual abuse liability is limited or excluded, please note the form numbers used to limit or exclude such liability, and please provide a template copy of one of each form, identifying the "Type of Insured" (see above) for which it is used.