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One Common Bond: The Horse
One Common Voice: The Horse Council

Information Letter from the Maryland Horse Council on HB 162/SB 452

Courts - Prohibited Liability Agreements - Recreational Facilities

The Maryland Horse Council (MHC) is a membership-based trade association that represents the state-wide horse industry in Maryland. Our members include horse farms; horse related businesses; equestrian competitors; trainers; individual enthusiasts; equine-assisted therapy programs; and breed, interest, and discipline associations. We represent over 30,000 Marylanders who make their living with horses, or who just own and love them. We are now a \$2.9 billion industry. We have attached an infographic showing the latest economic impact data for our industry.

The General Assembly's Department of Legislative Services asked us last week for information on how HB162/SB 452 would impact Maryland's \$2.9 billion horse industry. We reached out to our members, our boarding and lesson barns, and our many competition venues. We have compiled their response below. We also understand that an amendment will be offered to exempt "equine activities" as that term is defined in existing state law.

Please note that many individual business owners will have submitted testimony to you directly under their own names. We have anonymized the testimonials below for privacy reasons – we did not want to assume that the business owners wished to be identified in a public filing. We have also edited the responses for brevity and readability.

- From a Washington County competition barn:
 - "I am shocked at the ham-fisted language in this piece of legislation and the obvious neglect to examine first- and second-order effects on businesses writ large and, especially, small businesses."



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- {My present insurer told me this morning that they (understandably) would not assume that risk nor insure me without liability protection afforded by a waiver. Liability insurance is a necessity for me and I would cease operations.”}
- “Financially, that means loss of income from boarding (\$10,800 annually), training (\$7200/year) and lessons (\$15,520/year) for a total of \$33,520/year. I am using figures averaging from the last 3 years of operation.”
- From a Baltimore County school with a competition program:
 - “[W]e reached out to our insurance carriers and brokers relating to the proposed legislation to prohibit the use of liability waivers.”
 - “It would be difficult to estimate the financial impact of this legislation, but it would most likely be significant. Many insurance markets require that waivers be used, particularly for any high-risk activities (i.e. equine, mtn biking etc.) in order to provide insurance coverage.”
 - “The waivers serve to document that participants fully understand the risks and will follow the safety protocols established for each activity.”
 - “Without insurance, many of the unique learning experiences provided by Independent Schools may need to canceled and thereby generate financial loss.”
 - “Private organizations do not have the sovereign immunity afforded to public entities and we hope that tort reform would receive the same amount of attention as this initiative.”
- From another Baltimore County private school with a competition program:
 - “[O]ur administration . . . would not support the continuation of the riding program at [NAME REDACTED]. Our annual budget is just over \$500,000. Some is taxable since it is classified as unrelated income to the function of the school. In addition to that tax revenue, taxes on income would be wiped out for the State and Baltimore County. Our annual budget for payroll is just under \$250,000 for the year.”
 - “In addition to our regular program activities, [we host] 3 horse shows per year. This revenue is included in our annual budget, but unaccounted for is the revenue generated by the trainers and barns that attend these shows.”



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- “We would be forced to not have these shows should we not have some level of (affordable) liability coverage available.”
- “In my opinion, the destabilization of the School's existence, or the very least, its health would be tied directly to the loss of the riding program.”
- “The school has a budget of about \$10M per year, and employees about 65 employees, most of which reside in Maryland. Again, a loss of their tax revenue and spending in the state. I don't know how to measure that.”
- From a licensed training barn in Montgomery County:
 - “I have spoken to our insurance rep and she says if this bill passes all she can see coming from it is an increase in legal cases which will cause an increase in insurance rates which are already exorbitant.”
 - “We are a small training/lesson barn and have barely been holding on since COVID. This would cause us serious financial distress and ultimately could lead to us shutting down.”
- From a licensed Calvert County competition barn:
 - “If this bill passed, it would financially cripple [FACILITY REDACTED].”
 - “My insurance company would pull out of Maryland and if I found insurance I would not be able to afford the extra for in-house shows and competitive Hunter Equitation jumping lessons.”
- From an Eastern Shore competition facility:
 - “[W]e most likely would not be able to run a horse show series at all with a total loss of any equine related events and revenue would be lost to neighboring states who would benefit immensely.”
 - “It would affect not only the venue but income loss for other businesses that support the shows like porta potty, food, bedding, ribbon manufacturers, companies that make prizes, fuel for transport to shows, etc.”
 - “We typically gross yearly about \$85,000 for the shows themselves.”



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- From an Anne Arundel County competition program:
 - “Insurance is currently one of our biggest expenses and that rate threatens to drastically increase if this bill passes. Insurance rate hikes alone could force many of us to close our doors.”
 - “Please save my small business and the 949 others in Anne Arundel County by voting against this bill.”

- From an international competition venue in Frederick County: “I would have to shut down.”

- From a national competition venue in Montgomery County:
 - “My main concern is how will this effect business and organizations that sponsor competition governed by national organizations that require release forms. This could have a huge impact.”
 - “Maryland’s horse industry is one of the strongest in the country partly because it has been a healthy place to operate, and we do not want to lose that.”

- From a licensed Clinical Social Worker equine therapy practitioner:
 - “This could essentially leave all boarded horses homeless as no boarding facility would be able to afford insurance without liability waivers.”
 - “It will impact not only our horse community but also our special needs community and those with mental health issues.”
 - “Horses have been an invaluable therapy to my daughter, and so many other special needs individuals like herself. My daughter used to be so shy that she wouldn't talk in front of people that she didn't know. But thanks to the self confidence that horses gave her, she was able to say the Special Olympics anthem on the loudspeaker for all of the other athletes to hear at the opening ceremony of the State Special Olympics games. Individuals in wheelchairs can know what it's like to walk when they are on a horse since the horse's movement is very similar to our own when walking.”
 - “For me personally, horses saved my life. I was picked on and bullied when I was in high school. It was so bad that I had suicidal thoughts. Luckily for me the



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owners of the farm where my sister boarded her horse let me ride one of their horses that had been abandoned by the owner. I would ride that horse through the woods, and he would let me tell him all my problems. I could freely cry and get out my feelings because I knew I wasn't being judged and that I would not be made fun of. If it was not for that one horse and those kind farm owners that let me ride him, I would not be here today.”

- From a Wicomico County lesson and competition barn:
 - “We will be forced to close because of the financial impact of the increase in insurance premiums.”
 - “We will be forced to close because of the fear of persons looking to bring a frivolous lawsuit to court with a certain confidence in collecting a settlement.”
 - “We will not be able to give for **free**, services to charitable organizations. Again, the fear of litigation.”
 - “Our retail buying will stop at the local feed store. We will not be buying hay, therefore farmers will not be getting my business.”
 - “We will not be hosting horse shows. All the riders who came to compete will not be able to have our venue to use.”
 - “Waivers are important for us to protect us against clients who have poor judgment with their horses, guests, children, or dogs.”
 - “We will not be able to support the State of Maryland tourism positively because we will not be able to conduct business.”
 - “Our business consists of primarily tourists who are a one-time client . . . Because they are in a one-time ride situation they may claim as an unintentional relinquishment of an unknown right.”

- From the owner of an Anne Arundel lesson and boarding barn:
 - “As you can imagine insurance is already expensive and the first thing [an] insurance company ask[s] to see before covering [was our] riding release.”
 - “[We] take the girls and the horses to shows because that is a good avenue of revenue. If the shows stop because of these waivers, [the barn manager] will lose 40% of possible revenue.”



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- “[NAME REDACTED] teaches some autistic students horseback riding and you can see them thriving and gaining confidence. My own son is taking lessons now and has totally come out of his shell and takes responsibility in caring for the horses. I invite you to come out and watch for yourself at any time and experience this connection between the kids and these horses.”
- “[F]eeding one horse is about \$350-\$500 a month depending on their size and if they require any supplements. [FACILITY REDACTED] owns 14 horses now. It is expensive to take care of these gentle giants and profit margins are slim. I fear with other lesson and boarding programs that the care of horses will be neglected to make up for any insurance increases and risk. Or if some choose to close because they can’t afford to lose if sued without these waivers in place that these horses will be sold and out of their home with their caring owners.”
- From an Anne Arundel County horse farm:
 - “[F]inancially, this could be devastating. I can see insurance costs skyrocketing to the amounts charged for trail riding services. Someone will have to foot the bills.”
 - “With our industry being delegated to discretionary income of most families I believe that families of modest income would be unable to afford to participate. Thus, creating the return to an elitist activity.”
 - “Is the court system able to handle the ambulance chasers who will have an easier time to start their case? Are we as businesses going to be able to afford the attorney fees, which any good attorney is over \$400/hour, with what fees the market will bear?”
 - “Since I started in the industry, feed costs have increased three-fold. Other services have increased fairly proportionately with inflation, however, income has not increased significantly. The average family cannot afford our industry.
 - Honestly, I don’t know if I would survive this bill.”



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- From a Howard County boarding barn:
 - “I believe this bill will greatly impact us as a boarding facility due to the insecurity of liability being a financial burden that we cannot even begin to measure.”
 - “It is like a snowball ready to roll over us and we have no way to defend ourselves against it. It could be nothing or what I think will happen is the public will abuse it and then it will cost us a bunch!!!!”
 - “[I]t is a really bad bill.”

- From a Charles County horse business:
 - “If this Bill is passed, [FACILITY REDACTED], [which] has been in business for over 10 years, will be at risk of closing. Not only will this be a financial loss to my business, but also a loss of revenue to the state via taxes.”
 - “We are estimating an income for 2024 of approximately \$80K in trail rides, \$60K in lessons and \$96K in boarding.”
 - “We do everything in our power to prevent anyone from getting hurt during our trail rides, riding lessons, or even boarding. We cannot predict every single event that may occur, though we do try.”
 - “There is no way a barn owner can predict the "mood" of an animal on any given day. We can only go by their normal temperament.”
 - “I have operated my business nearly at cost to allow people to own, board, and enjoy equine. My hopes were and are to allow people the opportunity to AFFORD to participate in the equine world.”
 - “I know that every barn owner in the state of Maryland is in the same position as I am.”

- From a Carroll County lesson barn:
 - “This farm and our riding lessons are [our] only income please don’t do away with Liability Waivers, at least they know they or their child is do an activity that they could be injured.”
 - “Maryland is one of the few state that don’t protect the farmers and stable owners. The horse industry is huge in Maryland’s economy with more horses per square mile than any other state in the USA.”



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- “We can’t afford higher insurance, [and] our rates will increase significantly.”
- “Everything has gone up and we have not raised our rates because the families would have to not let their child ride.”
- From a licensed breeding facility in Montgomery County:
 - “If Bill HR # 162 passes as is, without an exception for licensed Horse facilities, it would be the deathblow and the end of recreational riding in the State of Maryland.”
 - “The only beneficiaries are the tort lawyers. The losers are the thousands of horse owners in The State of Maryland, the hundreds of small horse training and boarding facilities like ourselves, the horse venues, the numerous equine based businesses, veterinarians, farriers and trainers - All tax paying Maryland residents.”
 - “From a personal standpoint as a Licensed Breeding, Boarding and Training Facility operating since 2001 in Montgomery County, the economic impact would be catastrophic. In addition to the immediate loss of approximately \$100,000 in boarding income yearly were we forced to close, the value of our farm and facilities would be decimated if operations such as ours could no longer afford to operate under the proposed bill in The State of Maryland.”
- From a St. Mary’s County rental operation:
 - “At our small farm we provide horse related services, which include leasing our horses and also a rental that provides renter to be able to spend time with our horses. We also allow individuals to bring their own horses to have use of our arena and trails.”
 - “We already pay an enormous amount in insurance to protect us against the liability we would have for any injuries received on our farm.”
 - “If this bill passes insurance rates would definitely go up beyond our capability to pay! And if we can't pay for insurance, we would not be able to run our business!!”



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- From an out-of-state resident who travels to Maryland horse venues:
 - “This bill will result in the closure of many of the venues where I participate. I am not a Maryland resident but travel to the state to participate in these events.”
 - “Passage of this bill will result in many venues being unable to bear the additional insurance costs and costs associated with potential litigation; ultimately these venues would be forced to close. Loss of business from out-of-state visitors would not only affect the venues - horse lesson barns, boarding stables, farms - but also the ancillary businesses that provide services to them.”
 - “Additionally, this could have a chilling effect on therapeutic riding centers, which provide services to individuals who benefit from interaction with horses.”
 - “I am surprised that a state that promotes its “rich equestrian heritage” [www.visitmaryland.org/article/marylands-horse-heritage] would take this action which threatens the very existence of the horse community and associated businesses that rely on this industry in Maryland.”

- From a Montgomery County boarding, lesson, and competition facility:
 - “The most drastic situation would be insurance companies putting out of the equine business altogether.
 - As seen in Florida, if there are continual hurricanes (or a million lawsuits for every perceived “negligent” act which resulted in harm, many of which, after adjudication, turn out not to be the barns negligence), companies will stop writing policies.
 - For both of my farms . . . I will not, as a conscientious business person, operate without insurance. As the personal guarantor on over \$3,925,000 in loans, I do not want to predict what I would do, but it would be extremely difficult to pay those loans without an operating business and failure to have insurance is a default under most commercial loans.
 - An ancillary impact could be on the lenders associated with equine properties, such as Horizon Farm Credit in my case, who would likely have a negative financial impact from loan defaults and bankruptcies.”
 - “The second most consequential impact would be a dramatic increase in insurance rates because there would likely be a huge increase in nuisance



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lawsuits . . . For example, a rider doesn't wear a hat and falls off and is hurt. Even though that is against clearly written policies, they sue anyway saying something like the barn should have posted the rules where they were riding.

- While the barn is in the right, the insurance company still incurs the costs of litigating the suit, which normally settle because settling is less expensive than legal fees. It happens all the time.
- For my farms, let's say my insurance costs double, which would cost another \$37,500. At some point, the board increases to cover those costs will mean people that were stretching their budgets to enjoy exercise, mental health and friendships will no longer be able to participate in the sport they love.”
- “We have a total of 110 horses on our two farms.
 - Countless local trades and producers benefit from what we spend to maintain the farm and support the horses.
 - Equally important, Montgomery County made a commitment to support agriculture through the development of the Agricultural Reserve and acknowledges that equines are an important part of that commitment.
 - There is no doubt, with many barns already struggling with higher costs and some going out of business, this legislation would have a chilling impact on the industry.”
- From a Carroll County boarding facility:
 - “We have a horse motel, i.e., short-term boarding. We have been in business just since fall of 2023.”
 - “With such a limited time in operation, it is impossible to determine the loss, but we honestly think we would need to cease providing this service if the bill to ban liability waivers passed.”
- From a Hampstead horse business:
 - “Quite frankly I am dumbfounded . . . We have been in operation for 24 years and have not had any serious injuries to date, and we jump horses all the time. That's because we are careful, prudent, have great horses who we mount with



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the proper skill level riders, and yes- we have been lucky. This could change tomorrow. As you well know, all horses are not completely predictable. When we are having a lesson and some guy drives by with their Harley and decides it's a great idea to backfire it five times, just for a joke, a horse may spook, and someone may get injured."

- "It doesn't matter what insurance rates will be. There is no way I will take that risk for lessons or boarders. **We will close our doors, and there will be a lot of families in Carroll County that will be very unhappy.**" [emphasis in original]
- "Passage of this bill would have a devastating effect on the horse industry in Maryland Make no mistake, this bill will kill the industry."
- From a Cecil County business:
 - "What? Why? I don't even understand the premise behind this. It would definitely have an effect on my business."
 - "I assume insurance companies will react to this type of ban by canceling any type of "risky" activity or raising rates to the point where no one can afford to offer them."
 - "This is just another attack on small businesses, and/or businesses who offer outdoor activities. Ridiculous."
- From a business in Lothian:
 - "I am in complete disbelief that this bill is even being considered. If this bill passes, I may end up shutting down and selling my farm. If this bill passes, insurance rates are going to go up even more than they already have which is going to take a big hit on my budget."
 - "If this bill passes farms are going to shut down at a higher than record rates."
 - "We need our liability waivers to prove that everyone at our facility knows that the activity comes with some risks, but we all do our best to run professional safe operations."
- From a licensed stable in Frederick County:



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- “While it is a great unknown as to how this will affect the bottom line of our business, we can hypothesize with great certainty that if passed it would affect the following:
 - 1. Insurance Rates would drastically rise for the business owners AND the trainers.
 - 1a. Quite possibly, we may not be able to obtain insurance.
 - 1b. While hard to quantify, we can give an example. We currently pay \$4,000 per year for insurance. If it went up 10%, or a small increase like that, it would not be a huge issue. However, our fear is that if this bill is passed, insurance could easily double or more. That would be catastrophic for our operations.
 - 2. If insurance rates do rise, we would be forced to raise rates in an industry where we are already hamstrung to keep boarding rates, lesson rates, etc at a reasonable rate.
 - 2a If we are forced to raise boarding rates, it may force boarders to sell their horses, thus resulting in loss of revenue.
 - 2b. If boarders sell horses, resulting in less boarders, it will affect businesses and most probably force us to close.
 - 2c. If forced to raise lesson rates, it will affect the number of riders taking lessons, thus resulting is a loss of revenue for the barn as well as the trainers.
 - 3. If insurance rates rise enough, or barns/trainers cannot obtain insurance, it will force some barns to just close, which will affect the following:
 - 3a. A loss of countless jobs in agriculture (barn managers, workers, landscapers, farriers, vets, etc, and quite possibly trickle down to affect hay producers, feed producers, etc.
 - 3b. For barn owners that rent property, it will affect the income for the landowners, quite possibly resulting in foreclosures.
 - 3c. For barn owners that own property, it will affect the income for the landowners, quite possibly resulting in foreclosures.



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- 4. If this passes, it will make farms make the unfair decision whether to stay in business, with or without insurance, knowing that there is the distinct and real possibility that someone could sue and possibly put us out of business, lose our land, etc.”
- “When horse owners or people that take lessons at horse farms sign a release currently, it shows that they acknowledge the inherent risks when spending time near or on a horse.”
- “Horses are large animals that are just that - animals. While even the most seasoned horse owner/rider knows how to handle their horses, they are still thousand-pound animals that can act unpredictably. Even with them adjusting their weight, or moving one foot one way or the other, could knock someone over, and that cannot be a liability against a farm owner.”
- “Clearly, with the thriving horse industry in Maryland, and with countless horse owners, riders, etc signing the current waivers, these people already know and accept the risks.”
- From a Howard County rescue:
 - “As a Maryland based 501(c)(3) non-profit horse rescue [that] supports various equine educational programs for disparate populations, the passage of this bill would cause catastrophic losses to Maryland businesses. SB0291 opens the door to undue financial hardships and opportunities for unsupported liability claims.”
 - “Insurers would consider activities performed or conducted by businesses such as equine enrichment facilities, horse rescues, riding barns, and therapeutic facilities to be too at risk without the protection of a liability waiver and would no longer offer coverage or increase rates to an unattainable amount.”
 - “The resulting snowball effect of this type of bill would contribute to the inability to continue safe and equitable operations for many small businesses who are open to the public and offer supportive services.”
- From a licensed stable in Washington County:
 - “We offer full care stall board and limited field board . . . We are one of the few facilities with an indoor arena in Washington County.”



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- “As we are retirement age and are not willing to risk our life savings for a business that operates on thin margins, if this bill passes, we would probably close.”
- “We currently board 17 horses, but the farm was built with 29 stalls. This would reduce potential stabling in Washington County, further reducing the ability for the average person in Washington County to own a horse and participate in equine activities.”
- “This also would have a negative impact on all of our employees, suppliers and vendors (from feed/shavings to equine trainers/professionals to tractor repair).”
- “In addition, as our 30-acre property was developed as an equine facility, we are concerned that this would significantly reduce our property values.”
- “[F]or the last 2 years our Farm has worked with ARC of Washington County Employment Services summer program. We have trained 2 disabled teenagers and after the summer ended employed each of them. We have also hosted ARC visitations for disabled adults and, last summer, we rented our arena to Fellowship of Christian Athletes for their summer camp. These programs would also be negatively impacted if we were forced to close.”
- From a licensed stable in Randallstown:
 - “We would not be to operate without liability insurance and waivers. I would wind up losing my home, as it was how the Farm Loan was obtained. We would not be able to continue at the farm, as we rely on participation from both boarders and volunteers for daily upkeep and to make certain that the animals are well cared for. The money to maintain this property comes from what we make from boarders, paid rides, training horses and riders.”
 - “I feel like if this bill is approved it will drive the already hurting horse industry out of our state.”
 - “If this goes through, we would be forced to sell and move to another state.
 - “The changes to the industry, if this bill passes, would also hurt our large animal Veterinarians, Chiropractors, Equine Dentists, Farriers and food suppliers.”



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- “We also have at least TWO RACE TRACKS¹ in Maryland which generate lots of income for State and Local Economy. Would they continue to come to Maryland if this goes as you propose? THAT'S ALOT OF MONEY to loose and would mess up others budget plans.”
- From a licensed stable in Thurmont:
 - “We will lose our lesson program for sure.”
 - “Not even sure we won’t lose our insurance to even board horses.”
- From a lesson and training barn in Davidsonville:
 - “Truly it's impossible to estimate what financial effect removing liability waivers will have on our business . . . We make about 80% of our income on students riding horses that they do not own. Our lesson herd is mostly owned by [FACILITY REDACTED], but we also have several horses on care lease situations. Will the loss of waivers mean we no longer have use of these horses? Will their owners be able to afford the horses without the care leases provided by [FACILITY]? We are dependent on lesson income to remain solvent. [Gross n]egligence or abuse is not covered by a liability waiver regardless. Without lesson income we would have to severely alter our business policies, cutting our income by that 80% (about \$300k) and cutting all my instructor positions (1 full time and 3 part time positions).”
 - “Additionally, without being able to teach lessons the school herd, that's 24 horses that need to be rehomed. Where is the home for lesson horses in a state where riding lessons are not protected? Is the legislature going to provide a fund for horses forced into early retirement? What about the effect of 24 fewer clients for my vet, farrier, and other vendors?”
 - “We currently lease out three different properties from three different landlords to run our business. Insurance is required in all of our leases. Will we be able to maintain our leases without proper liability coverage? Will the property owners

¹ **N.B.** There are 5 privately owned racetracks in Maryland: Laurel Park, Timonium, Rosecroft Raceway, Ocean Downs, and for the time being, Pimlico.



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now become next on the list of liable parties in a suit? Without lessons, how many more farms will we lose?”

- “Our current insurance bill is north of \$8,000 per year. Best practices such as having every student sign a liability release, posting policies, requiring helmets for all students, and keeping releases on file for 3 years have brought my insurance premiums down. If the legislature is removing liability releases insurance will go up. As a financially stable business, we could tolerate a doubling in our rates and pass some of that on to our students. Some of our students will be priced out, but we’ll be okay. However, will we be able to obtain insurance at all with neither liability releases or blanket liability? Without insurance we could not function; we would have a target on our backs.”
- “What competitions will be able to bear the expenses of increased insurance or the risk of having none? Will our schooling shows and local shows disappear? Will the Maryland horse community become an elitist group of only those who have the funds to own their own horses, their own property, and afford the expense of only national level competitions?”
- “This rule change would also cause my property value to decrease because it is a fully appointed and functional horse farm. The value for turn-key equestrian properties would plummet if running such businesses in this state became riskier than they already are.”
- “A small business owner already assumes more than enough risk, this proposed law change would make running an equestrian business unsustainable in the state of Maryland.”
- From Maryland horse business:
 - “Honestly this business is not profitable as things are and this would probably push me to close my business and ultimately move out of the state.”
 - If I cannot adequately protect myself from litigious behavior, I would stand to lose everything including the shirt on my back. I do not love anything so much as to lose everything.”
- From a Harford County lesson program:



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- “Having spoken to the landowners of the property where I host my lesson program, if there was no liability waiver that would help reduce their risks then they would be unwilling to continue allowing lessons to be taught on the premises.”
- “I would be forced to close my business until if or when I could find a new home for my program, an extremely difficult prospect in Harford County these days. I just relocated two years ago, and it was only due to the generosity of my family members that I was not forced to close my doors at that time; there were no farms with openings I could move my program to other than theirs despite months of looking.”
- “I see no safe way to be able to continue a business that I've been in for over a decade now; I believe it will have a terrible impact on the equine agricultural businesses . . . Over the last five years, my business has generated between \$40k-\$80k gross income.”
- From a boarding, training, and competition facility in Frederick County:
 - “If the bill passes the chances of me going out of business would be high.”
 - “I would have to end 3 jobs and sell the property as I wouldn't be able to afford to keep it. So, a loss of \$90,000 in salary jobs and \$1.3 million in property.”
 - This facility's 2023 income included: “Boarding and Facility Use: \$274,000; Lessons: \$127,000; and Shows (Combined Licensed and Schooling): \$66,000.”
 - The facility's 2023 expenses included: “Farm/Facility insurance: \$5700; liability insurance: \$4400; workers Compensation insurance: \$7000.” This facilities liability insurance includes an additional per clinic or show day.” The business owner says she “would expect those numbers to go up if the waivers are null.”
- From an operation in Leonardtown:
 - “[REDACTED] farm brings in 25,000 per month from lessons, training, and boarding. This monthly costs almost breaks even with the costs to care for 60 horses.”



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- “If this bill passed, we would no longer be able to operate due to no insurance coverage and lose 175 clients who ride in St. Mary’s County.”
- “60 horses would then be in need of homes as we would have to sell everything.”
- From a horseman in Finksburg told us:
 - “I can only imagine how not having a liability waiver would crush this already strained profession.”
 - “I closed [FACILITY] because of the increasingly narrow profit margin – if any at all – that a lesson and boarder barn offers unless I crammed in more horses, added larger group lessons, and devalued my product. Insurance alone for workmen’s comp, teaching & training liability, and general access liability has become outrageous. And that price tag comes with a relatively unenforceable liability waiver that staff, boarders, students, and friends sign acknowledging the hazards of being even just near horses. Without that, I cannot imagine how much insurance would charge – or offer any coverage.”
 - “At every insurance renewal, I had to show current and signed waivers for both boarders and students, among other documents and certifications for operation (posted stable license, emergency procedures, fire prevention etc).”
- From a Calvert County horse business:
 - “In 2023 my horse activity accounted for 81% of my revenue. The expenses to keep up my facility are staggering. If the state's mission is to destroy the schooling industry, I think this bill will accomplish that mission and further erode this agriculturally based industry. If I can't have people sign a waiver then I am out. I'm getting a bit long in the tooth anyway.”
 - “I have a very thorough release form. If you read it, it is an eye opener to all the risks taken when horseback riding.”
 - “I knew it would only be a matter of time before our way of living was in danger . . . It's not exactly a profitable business. It's more a labor of love.”
- From a Harford County resident:



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- “I and the District Commissioner of Elkridge Harford Pony Club . . . use liability waivers for our kids to ride on landowner’s property and participate in countless riding activities. If I understand this correctly, we would no longer have these and this could limit landowners willingness to allow pony club to ride, school, hunt, etc.”
- “Depending on the extent of the contemplated prohibitions the consequences could be catastrophic as activities involving horses are by their nature dangerous. If insurance companies raised rates or refused to insure us, the industry would be adversely impacted.”
- From a Prince George’s County horse owner:
 - “Liability waivers serve as a valuable tool to impress upon the signer the nature of the activity they plan to partake in.”
 - “[T]he cost of insurance for independent instructors who do not have care and custody of horses and properties is almost as much as that of a boarding or teaching barn.”
 - “[T]he cost of insurance for trail riding clubs has sky-rocketed and is coming close to forcing clubs to reconsider whether or not they can continue to carry insurance.”
 - “[I]nsurance companies will most likely increase policy rates if the clubs, independent instructors, boarding and teaching barns cannot provide a waiver of liability.”
 - “[B]anning liability waivers could put a huge part our Maryland horse industry out of business.”
- From a small equine business:
 - “I’m a small barn with only a few horses & if they sign the bill to make it illegal for us to use those waiver forms, I wouldn’t board horses.”
 - “I have an indoor I rent out & would find another use for it. Hopefully the bill won’t be passed.”
- From a Howard County boarding, training, and competition barn:



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- “As a horse boarding and lesson facility, the absence of legally binding Liability Waivers would greatly affect the horse industry.”
- “As the owner and operator of [FACILITY REDACTED], it has been my intention, as much as possible, to bring access to the joys of riding and farm life to anyone who is inclined. Intentionally, I lease our facility to a woman who provides affordable lessons for all abilities and ages. I watch timid, middle-aged women, autistic teens, moms, dads, shy teen-agers and fearless kids climb on Dilly, Baron, or Spinner.”
- “If this bill passes, our insurance rates will likely skyrocket. Of course, this expense gets passed onto the consumer. Our barn family would shrink, and the ripple effects could be devastating to the horse industry- the farriers, vets, massage therapists, employees, etc. My goal of accessibility, and your goal of a thriving community would greatly diminish.”
- “As a member of the State of Maryland Agricultural Program, we are encouraged to provide services for our communities. This bill would impede those aspirations.”
- “Our next loss would be approximately \$95,000 each year.”
- From a licensed boarding stable:
 - “Maryland has always been known for its equine culture and prohibition of liability waivers would be another devastating blow to the state’s industry and economy and tourism.”
 - “It would put the small equine operations in a much more serious risk of litigation, bankruptcy and ending business in Maryland.”
 - “The prohibition of liability waivers would be another nail in the coffin of the industry and put the small operators out of business. I would estimate the financial impact of such a measure would be devastating.”
- From a St. Mary’s County licensed stable:
 - “A huge part of our boarding business is the ability to ride your horses in our round pin, ring, and our trails. We pay over 4K annually for the equine insurance alone. If this bill is passed, I’m sure there will be a substantial increase in the



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- insurance, or you will no longer be able to get insurance because the insurance risk will increase considerably.”
- “An insurance increase of 15-20% would be enough to put us out of business. Clients would not be able to afford such an increase in their board to cover such an increase in the insurance. What will happen is as soon as we say you can no longer ride your horses on this property unless a substantial increase in board is agreed upon clients will more than likely sell their horses and this business will be shut down.”
 - “Insurance companies make signed ride releases part of the criteria of the policy. If this bill passes equine riding in Maryland as you know it will disappear. This would be another reason to pack everything up and leave this state.”
- From a Howard County boarding barn:
 - “The implications of this legislation are alarming, as it could make horse ownership and boarding financially unviable for many individuals as well as for equine barns in addition to hosting events.”
 - “There is also a concern that farms may lose insurance coverage altogether, rendering them unable to operate legally in Maryland.”
 - From a Howard County lesson barn:
 - “I am very disturbed by this bill . . . because I feel it not only jeopardizes the already precarious horse industry, but it precludes a future for it. If there is no liability waiver protecting the horse service providers such as [FACILITY REDACTED], which provides horse boarding, medical rehabilitation, and riding lessons to area residents, then we will be unable to advance the future of the horse industry.”
 - “ Why? Because NOBODY will offer riding lessons to anyone under the age of 18 due to the sue happy nature of the current residents in the area.”
 - “Riding lessons will be a thing of the past which means there will be no future horse owners, trainers, farm managers, horse shippers, farriers, equine chiropractors, massage therapists, and no reason to operate a boarding barn,



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equine veterinary hospital, grow hay, grow oats or barley. Whatever is left of the horse industry, and all of the supportive businesses will cease to function. “

- “[T]his bill is the absolute worst thing that can happen for this industry.”
- From a Prince George’s County show barn:
 - “[M]y barn is a nonstop loser financially and has been for years. I subsidize it with my retirement savings. If you pass a law that exposes me to litigation and health care costs, lawsuits and damages, I will have no choice but to sell my farm and get out of stable ownership entirely.”
 - “If I go out of business, I no longer buy \$50,000 worth of hay or more from Maryland producers each year, \$20,000 worth of feed from Maryland dealers, tens of thousands of dollars of wood each year from Mennonite mills and on and on.”
- From a Howard County horse owner:
 - “As an M.S patient who uses riding as a means to stay healthy in both body and mind, this is most unsettling and upsetting.”
 - “This proposed bill seems like a direct attack on the horse industry of Maryland. Without the liability waiver, farms will no longer be able to offer boarding or lessons, and in that case many of them will have to close. They won’t be able to cover the insurance costs.”
 - “Why would a state that has previously prided itself on its horse history both culturally and in racing, want to do this to the horse riders of this State? What could the State possibly hope to gain?”
 - “It would appear that if a bill would go through, it would no longer be possible to own and board a horse in this State!”
 - “What do you have planned for all the horses that would then have nowhere to go. Will I have to move my horse to Virginia, Pennsylvania, or Delaware as a result?”
- From a Wicomico County horse business:



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- “This year (March, 2024) my insurance broker could not find affordable insurance for operating my trail riding business. Last year (2023) insurance premium was \$2500, this year (2024) I have been unable to find a quote less than \$8,000. This makes our service financially impossible.”
- “In Maryland, to prevail in an assumption of risk defense, you must prove that the victim: Knew the risk of the danger, appreciated that risk; and voluntarily confronted the risk (nobody coerced the victim into taking the risk) . . . Insurance companies require the form be signed by participants.”
- “Before every ride, I read the liability release form, word by word, to my guests and feel my guests understand their own assumption of risk. I understand that my negligence could result in a lawsuit. For this reason, 2 of my wranglers and I participated in, and assumed the costs (over \$5000) of a CHA Day Trail Ride Guide Training and Certification.”
- “A few years ago, during COVID, our trail riding business increased due to the need of the public to have an outdoor activity which in itself protected guests by providing social distancing. We felt like we were offering a real PUBLIC SERVICE!!!”
- “This proposed bill will have a great impact on the incomes of me and my staff and thousands of potential guests, including families (parents, kids, social gatherings, reunions, weddings, engagements, women's health, retreats etc) that will lose out on the safe adventure and service we provide to show off the amazing beauty of the Eastern Shore.”
- “I hope THIS DOES NOT impact 4STEPS Therapeutic Riding Program. We have coverage with Markel Insurance as long as we comply. It would be devastating. The therapeutic riding industry (PATH Intl) requires liability risk forms in order to be a member of that organization.”
- From a licensed stable in Carroll County:
 - “No offense, but ANYONE should know that a bill such as this would DECIMATE Maryland’s horse industry.”
 - “I would need to close my boarding and riding lesson business. Big boarding stables and lesson programs would need to close or risk financial ruin.”



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- “I provide low-cost riding clinics to people who can’t afford expensive lessons. I would have to stop my clinics. I would then sell my property and take my state income taxes and licensing fees to another, horse-friendly state.”
- “Our pleasure and show riding industry would be damaged beyond rescue. No responsible individual is going to handle others’ horses or let folks ride horses on their property without liability insurance.”
- “Additionally, without places to board their horses, people would have to sell them. This would lead to a glut of horses on the market, causing further financial hardship and lead to many, many horses being shipped out of the state and perhaps out of the USA for slaughter. Veterinarians, farriers, equine dentists, tack shops, and dozens of other skilled service areas would suffer. Venues would close and state and local venues would lose income. Would there be a State Fair? County Fairs?”
- “Passing this ridiculous bill would put the nail in the coffin for our industry and many others.”
- From a Maryland boarding operation:
 - “[W]e actually lose money every month between the investments we have to make into this farm, general maintenance, and liability insurance. This relationship works for us right now due to the limited liability we carry which I insure with a \$1 million policy.”
 - “ If the State were to ban liability waivers, the exposure would far outweigh any benefit of continued boarding operations.”
 - “If this were to pass, I would shut that down and surrender my stable license the same day.”
- From another Maryland boarding operation:
 - “If our insurance rates were increased due to the economic fallout from this Bill, we would have no choice but to shut down our Facility, as we operate on razor-thin margins currently.”
 - “This proposed Legislation would force us out of business.”



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- From a Howard County lesson and boarding barn: “[W]e would have to shut down operations completely.”
- From a Howard County farm owner: “The risk of no liability waivers would put horse activities of any kind out of business.”
- From a Finksburg business owner: “I think this would wipe out an entire economy in the recreation world.”
- From a Worcester County horseman: “Whoever came up with this idea is a f***ing idiot.”

Respectfully submitted,

THE MARYLAND HORSE COUNCIL

(844) MDHORSE (844-634-6773)

www.mdhorsecouncil.org

The Economic Impact of THE MARYLAND HORSE INDUSTRY

Horse Industry Wages

\$1.1 billion



Total Economic Impact

\$2.9 billion

Jobs Supported

28,134



Total Impact on GDP

\$1.77 billion

Direct Impact on GDP

\$1.05 billion



~95,000 horses
~800 licensed stables
~38,000 volunteers
717,611 horse enthusiasts
(30.4% of all MD households)



Thoroughbred Racing

\$591 million total impact
5,937 jobs
3 tracks
1 Triple Crown race

Recreational Riding

\$421 million total impact
4,560 jobs
10% of MD households trail ride
6% of MD households take lessons



Sport Horse Competition

\$370 million total impact
4,154 jobs
4 international competitions
>11 sanctioned venues

Harness Racing

\$278 million total impact
3,616 jobs
2 tracks and 1 casino
24 stallions standing





Equine-Assisted Services

\$36 million total impact
263 jobs

*67 licensed EAS operations
~335 horses in EAS use*

Traditional Working Horses

\$19 million total impact
229 jobs

*Amish & Mennonite communities
Draft horse pull and harness shows*



Rescues & Sanctuaries

\$3.16 million total impact
52 jobs

*58 licensed rescues
~\$1.8 total wages*



19.4% of all MD households participate in horse activities

9.8% of all MD households spectate at horse events

45% of US horse owners earn <\$100k/year*

Median age of MD horse owners: 38

Median age of MD spectators: 26

**MD 2022 median income = \$108,200*

