

March 25, 2024

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To whom it may concern,

Yesterday, I received an unexpected email regarding proposed legislation, which came as a surprise since I had not been informed about this proposed bill previously.

It appears that insurance lobbyists may be responsible for pushing this legislation forward, with potential benefits primarily accruing to insurance carriers. If enacted, at minimum, the proposed law would likely require horse owners to obtain their own insurance policies and designate boarding facilities as additional insured parties, provided those facilities can secure insurance coverage themselves.

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. Furthermore, the removal of the "Ride at Your Own Risk" principle could shift liability away from individuals participating in horse-related activities, posing significant challenges to the industry. There is also a concern that farms may lose insurance coverage altogether, rendering them unable to operate legally in Maryland.

The motivations behind targeting the horse industry with this legislation are unclear, but it is evident that its passage would have far-reaching consequences. It could severely impact our ability to board horses and participate in events within the equine community. Therefore, it is imperative that we take action to oppose this bill and protect the interests of the horse industry in Maryland.

With deep concern,

Melba Holliday