

With regard to SB0452, I am writing as a small horse farm owner to strongly urge the committee to deny this bill. As I understand it, it will make claims of ordinary negligence (which often are difficult to determine) illegal. The Maryland Horse industry contributes over \$2.8 billion to Maryland and is responsible for over 28,000 jobs in the state. Restrictive insurance policies have already sent horse businesses into Pennsylvania and other states that offer better sensible protections for horse operations which are risky ventures given they deal with 1000 lb plus prey animals. This bill will negatively impact riding stables, show facilities, therapeutic riding facilities and other horse related programs. Increased insurance rates may well end excellent riding programs as well as facilities that are show grounds for many riding disciplines. The old adage - How do you make a million in the horse business? You start with \$10 million - works for the billionaires in the horse world but this bill will surely drive another nail into small and medium sized operations that operate on volunteers and shoestring budgets.

Given that the industry has grown between 2017 to 2022 by 40.5%, it seems to me the state should be more thoughtful in how it supports the business as well as protects citizens who seek to learn horsemanship and to interact with these marvelous creatures who offer us humans so much. Thank your for your time and consideration, Grace Whitman, Dickerson, MD 20842