

Hi,

I would like to comment on [SB452](#) with regard to horseback riding.

Horseback riding is an inherently dangerous sport, much more so than other recreational pursuits that take place in gyms etc.

It is that way because of the 1000 or so pound animal that is the partner to the person partaking in the activity.

Boarding stables and riding academies require a waiver of liability in order to ride or handle horses because of that inherent danger.

I have been hurt, once seriously, multiple times. My injuries have never been due to negligence on the part of barn owners, managers, grooms or instructors. They have been due to the fact that horses, as flight animals, sometimes do stupid things around people and people get in the way and then get hurt. It's no one's fault. It just happens. If you are around horses long enough, either handling or riding them, you will get hurt. That is a given.

I have been around horses recreationally most of my life (60 years) and have signed waivers in PA, OH, IL, WI, CA and MD. They are all basically the same.

They ask you to acknowledge that riding is a dangerous activity that can result in serious injury or death and that you or your parents recognize this and that you are willing to assume the risk.

When signing these waivers, you acknowledge that. It's then up to you if you want to proceed or not.

I lived and had horses in PA for 20 years. It is untrue that the waiver protects against lawsuits. It does not. It protects against lawsuits that are not the result of gross negligence. So if a child is on a pony that spooks and the child's falls and breaks her arm she can't sue. And she shouldn't. That is the sport. That is the risk. No ones fault. Inherent risk.

Hence the waiver acknowledging that risk.

What I would ask is that you vote against this bill, or, if you really can't see your way to do that, exempt horseback riding stables and boarding facilities.

The horse industry in MD generates a lot of jobs and income...see graphic below.

The recreational horse industry runs on very thin margins. A hike in liability premiums is likely to put some facilities out of business. It will lead to increased costs all to horse owners and riders and likely force some of them to sell their animals or, move them to PA or VA where these waivers are required.

Thanks very much,  
Mary Cullen

# Maryland Horse Economic Impact

## Sectors of the Horse Industry by the Numbers



### Racing Sector

Total Economic Impact of Thoroughbred, Standardbred & Steeplechase Racing

**\$885 million**

**\$557 million**

Value added to the state economy

Provides **8,900** jobs



### Competition Sector

Total Economic Impact of shows, events, competitions, and clinics

**\$371 million**

**\$222 million**

Value added to the state economy

Provides **4,154** jobs



### Recreational Sector

Total Economic Impact of trail riders, fox hunters, pleasure riders, lessons and more

**\$461 million**

**\$274 million**

Value added to the state economy

Provides **4,560** jobs



### Support & Wellness Sector

**67** Therapeutic Equine Centers included over a dozen Veterans' groups

**36 million**

Total Economic Impact from Equine Assisted Services

**38,000** Volunteers share their passions for horses



**58** Rescues & Sanctuaries

**3.16 million**

Economic Impact from Rescues & Sanctuaries

Trail riding: 9.8%, or 230,763 households in Maryland.  
The vast majority of trail riders—87%—utilize public lands.  
Lessons: 6.0%, or 141,283 households in Maryland.

Information provided by: The American Horse Council Economic Impact Study 2024, University of Maryland, IEA & IHSA, US Pony Club, Maryland Horse Industry Board

Designed by  
The Maryland Horse Industry Board/Anne Litz