I am against this bill passing as it will compromise the equine industry in Maryland. As an instructor in Maryland, this bill will affect me and my clients in many ways. Insurance is a very expensive part of my business and my rates would surely go up with this bill. Owning or riding horses has already become a sport for the wealthy, especially in Maryland. Many riding venues rely on the validity of liability waivers and taking that away could force them to close their doors. This the last thing we want as we have already lost so many riding venues to development.