

## SB 452 Liability Waivers

Since insurance rates are set in part by claims experience, passage of this bill would likely result in increased insurance premiums for barns, instructors, shows, rental stables, etc. That in turn means increased costs to the consumer. And, since, especially in situations involving horses, establishing negligence can be unclear, this could result in increased litigation, and resulting increased insurance costs. It might result in some places deciding to shut down and possibly put people out of jobs. Not to mention taking away recreational activities for horse enthusiasts.

This bill is not a good idea.

Please OPPOSE this bill.

Thank you.

Susanna Sammons