

I am extremely concerned about the far reaching, negative impacts of proposed HB 162/SB 452 - Courts - Prohibited Liability Agreements - Recreational Facilities. Horseback riding costs have increased significantly in the past year or so due to rising feed and hay costs. Increasing insurance rates on top of this would effectively close most, if not all, horseback riding lesson barns. Per the Maryland Horse Industry Board, horse related activities are a \$2.9B industry within the state of Maryland. Riding lesson barns are the backbone of this industry, where young people learn to ride, train, and care for horses. Without the liability waiver, insurance costs would make horsebackriding lessons cost prohibitive for most barns / residents. This would force lesson barns to close, sell off their numerous horses, no longer buy feed, hay, tack, grooming supplies, etc. It could also potentially make riding less safe for people and horses as some people would continue to ride without the benefit of the appropriate training that lesson barns provide. Please vote against the proposed HB 162/SB 452 - Courts - Prohibited Liability Agreements - Recreational Facilities.

Thank you,
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