

Good morning,

Regarding the bill SB 452 prohibiting waivers of negligence, I would like to speak out in strong opposition.

I am a riding instructor with 30+ years of experience and have a small active business. Equine operations from small to large run on a very low profit margin as the costs of keeping and maintaining horses and farms is huge. If this bill passes, insurance premiums would increase and the costs to our clients would increase as well. This would effectively shut down some businesses including my own. This would also affect other professionals in the industry such as farriers, veterinarians, hay and feed suppliers and tack shops.

Horses are large animals with their own minds and we do our very best to keep our clients safe. but accidents do happen. If a horse is frightened or provoked it may divert from its training and act according to its natural survival instincts. Establishing negligence in our field can be unclear and could result in increased litigation and a further increase in insurance costs. Once again, causing businesses to close.

Maryland has a rich equine history and the industry contributes financially and culturally to the state. SB 452 would irreparably harm and change the landscape of Maryland.

Sincerely,
Catherine Solan