

I am writing in regards to the subject bill. I am a long time Maryland horse rider, owner, and competitor. This bill, should it become law, will drive up insurance rates at boarding and competition facilities which will, in turn, drive up prices of boarding and competition for me and others like me. Maryland horse farms are helping to keep the state's agricultural identity alive and driving them out of business would be detrimental to not only the character of the state but the economy.

I spend personally an average of \$2500 a month on the care of my horses in the state of Maryland. I pay board to farm that employs 4 people directly and numerous others such as landscapers, feed merchants, shavings deliveries, and hay growers. I pay a trainer for lessons, a farrier to shoe, a veterinarian for health care, and a massage therapist for my horses (who, yes, live better than I). All of these individuals live and work in Maryland and employ others who also live and work in Maryland.

I urge you to vote against this bill which will only benefit insurance companies who are not invested in Maryland's economy or future.

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