



MARYLAND  
**HORSE**  
COUNCIL

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*One Common Bond: The Horse*  
*One Common Voice: The Horse Council*

## Testimony of the Maryland Horse Council on SB 642

Courts - Prohibited Liability Agreements - Indoor Trampoline Parks

Judicial Proceedings

**FAVORABLE**

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The Maryland Horse Council (MHC) is a membership-based trade association that represents the \$2.9. billion, state-wide, horse industry in Maryland. Our members include horse farms; horse related businesses; equestrian competitors; trainers; individual enthusiasts; equine-assisted therapy programs; and breed, interest, and discipline associations. We represent over 30,000 Marylanders who make their living with horses, or who just own and love them.

We urge a favorable report on SB 642 to protect Maryland's robust equine industry from the potentially devastating financial impacts of last session's legislation to ban certain liability waivers.

In 2024, the General Assembly passed Senate Bill 452, which makes provisions in "waiver" or "release" documents that purport to limit a "recreational facility's" liability for ordinary negligence unenforceable. Clauses of this type are routine in the horse industry and many insurance carriers require them before they will insure a recreational equestrian facilities, including boarding barns, lesson barns, trail riding barns, riding schools, and competition venues.

The bill that passed last year affects the majority of the Maryland horse industry, which are the recreational riding and competition sectors. The recreational riding sector alone generates \$421 million annually and supports over 4,500 jobs. The competition sector supports over 4,154 jobs and has a \$370 million annual economic impact on the state's economy.



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The legislation caused fear and consternation across those important sectors of our industry because **there is no amount of money, training, or maintenance that can reduce the risk of injury for humans around horses to zero.**

The horse is a large, physically powerful prey animal that can injure a human by something as innocuous as shifting its weight unexpectedly and stepping on someone's foot. As prey animals, horses react swiftly to new or unexpected sights and sounds, which can catch riders or nearby humans unawares. A Hampstead business owner gave us a good example: "When we are having a lesson and some guy drives by with their Harley and decides it's a great idea to backfire it five times, just for a joke, a horse may spook, and someone may get injured."

These aspects of equine behavior are beyond the control of any equine business owner, which makes Maryland's ordinary negligence law unworkable in our sport. That is why insurance carriers require liability waivers for horse businesses. That is why the national organizing bodies for equine competitions require liability waivers before they will insure a competition.

Many insurance carriers charge substantially, and debilitatingly higher premiums for business with no liability waivers. Still more insurance carriers require their insureds to have liability waivers before they will cover them at all.

Our members wrote to us about their concerns, which we share with you below. We have anonymized the testimonials at the request of the businesses, and we have edited the responses for brevity and readability.

One all-volunteer non-profit in Baltimore County told us:

IMMEDIATELY after passage of the bill last Spring, our then-current general liability carrier notified us that they were not renewing our policy on its anniversary. We found new general liability coverage at 4x the old rate and with an exclusion on trail riding. Without the protection of liability waivers, we were forced to search for additional coverage for trail riding. This has been a near-impossible task. After searching for months and with the help of 5 Property/Casualty insurance agencies, we found two only carriers (nationally)



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offering this coverage. One wanted \$10,000/y for trail ride coverage, the other offered it at \$4500/yr with many, many exclusions. Bottom line, the combined total premiums for the two required policies equals almost half of our annual hay budget.

An Anne Arundel County horse farm told us that if insurance rates go up:

Someone will have to foot the bills. With our industry being delegated to discretionary income of most families I believe that families of modest income would be unable to afford to participate. Thus, creating the return to an elitist activity.

A licensed Clinical Social Worker equine-therapy practitioner said:

This could essentially leave all boarded horses homeless as no boarding facility would be able to afford insurance without liability waivers. It will impact not only our horse community but also our special needs community and those with mental health issues.

A competition barn in Washington County told us:

My present insurer told me this morning that they (understandably) would not assume that risk nor insure me without liability protection afforded by a waiver. Liability insurance is a necessity for me and I would cease operations. Financially that means loss of income from boarding (\$10,800 annually), training (\$7200/year) and lessons (\$15,520/year) for a total of \$33,520/year. I am using figures averaging from the last 3 years of operation.



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An Eastern Shore competition facility told us that with insurance coverage:

We most likely would not be able to run a horse show series at all with a total loss of any equine related events and revenue would be lost to neighboring states who would benefit immensely. It would affect not only the venue but income loss for other businesses that support the shows like porta potty, food, bedding, ribbon manufacturers, companies that make prizes, fuel for transport to shows, etc.

A Wicomico County barn told us that without insurance:

We will be forced to close because of the fear of persons looking to bring a frivolous lawsuit to court with a certain confidence in collecting a settlement. Our retail buying will stop at the local feed store. We will not be buying hay, therefore farmers will not be getting my business . . . We would not be able to support the State of Maryland tourism positively because . . . our business consists of primarily tourists who are a one-time clients.

A Howard County lesson barn warned that without insurance:

Riding lessons will be a thing of the past which means there will be no future horse owners, trainers, farm managers, horse shippers, farriers, equine chiropractors, massage therapists, and no reason to operate a boarding barn, equine veterinary hospital, grow hay, grow oats or barley.

A licensed stable in Carroll County made similar observations:

Big boarding stables and lesson programs would need to close or risk financial ruin . . . No responsible individual is going to handle others' horses or let folks ride horses on their property without liability insurance. Additionally, without places to board their horses, people would have to sell them. This would lead to a glut of horses on the market, causing further financial hardship and lead to



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many, many horses being shipped out of the state and perhaps out of the USA for slaughter. Veterinarians, farriers, equine dentists, tack shops, and dozens of other skilled service areas would suffer.

A licensed training barn in Montgomery County told us:

I have spoken to our insurance rep and she says if this bill passes all she can see coming from it is an increase in legal cases which will cause an increase in insurance rates which are already exorbitant. We are a small training/lesson barn and have barely been holding on since COVID. This would cause us serious financial distress and ultimately could lead to us shutting down.

The Maryland horse industry does so much for so many Marylanders. Twenty percent of all Marylanders participate in equine activities, and ten percent of all Marylanders spectate at equine competitions. One third of all Maryland households contain at least one horse enthusiast.

Help us preserve and grow this industry by issuing a favorable report on SB 642.

Respectfully submitted,

**THE MARYLAND HORSE COUNCIL**

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# The Economic Impact of THE MARYLAND HORSE INDUSTRY

Horse Industry Wages  
**\$1.1 billion**



Total Economic Impact  
**\$2.9 billion**

Jobs Supported  
**28,134**



Total Impact on GDP  
**\$1.77 billion**

Direct Impact on GDP  
**\$1.05 billion**





**~95,000** horses  
**~800** licensed stables  
**~38,000** volunteers  
*717,611 horse enthusiasts*  
*(30.4% of all MD households)*



## Thoroughbred Racing

**\$591 million** total impact  
**5,937** jobs  
*3 tracks*  
*1 Triple Crown race*

## Recreational Riding

**\$421 million** total impact  
**4,560** jobs  
*10% of MD households trail ride*  
*6% of MD households take lessons*



## Sport Horse Competition

**\$370 million** total impact  
**4,154** jobs  
*4 international competitions*  
*>11 sanctioned venues*

## Harness Racing

**\$278 million** total impact  
**3,616** jobs  
*2 tracks and 1 casino*  
*24 stallions standing*





## Equine-Assisted Services

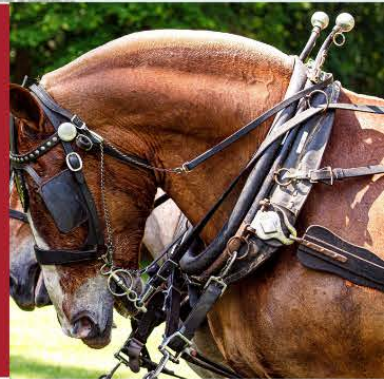
**\$36 million** total impact  
**263 jobs**

*67 licensed EAS operations  
~335 horses in EAS use*

## Traditional Working Horses

**\$19 million** total impact  
**229 jobs**

*Amish & Mennonite communities  
Draft horse pull and harness shows*



## Rescues & Sanctuaries

**\$3.16 million** total impact  
**52 jobs**

*58 licensed rescues  
~\$1.8 total wages*



**19.4%** of all MD households participate in horse activities

**9.8%** of all MD households spectate at horse events

**45%** of US horse owners earn <\$100k/year\*

**Median age of MD horse owners: 38**

**Median age of MD spectators: 26**

*\*MD 2022 median income = \$108,200*

