



CHAMBERSBURG, PENNSYLVANIA 17201  
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Appearance Before Judicial Committee  
House of Representatives  
Commonwealth of Pennsylvania

Reference HB 1277

NAME: Alfred R. Kitts

ORGANIZATION: Director, Equestrian Studies Department, Wilson College,  
Chambersburg, PA 17201

BACKGROUND: Former Member of the United States Equestrian Team.  
Recognized Judge, International Equestrian Federation.  
Recognized Judge, American Horse Shows Association.  
Chairman, Colleges and Universities, US Dressage Federation.  
Board of Directors, Pennsylvania Equine Council.  
Board of Directors, Pennsylvania National Horse Show.  
Director, Equestrian Studies, Wilson College.  
Owner, Paul Revere Farm, Newville, PA 17241.  
Have competed, judged, and given clinics throughout:  
Australia, Canada, Central American Olympics, US  
National Finals, PA Special Olympics, and the US.

INTEREST:

The efforts of riders, instructors, teaching institutions, boarding, training, showing, and competing throughout the Commonwealth of Pennsylvania is directly affected by the lack of adequate protection of the people involved in equine activities.

As detailed by the President of the Pennsylvania Equine Council, this amounts to some 44,000 individuals, 170,000 horses valued at \$620 million, some 520,000 equine operated acres valued at \$2.9 billion, and an annual expenditure in Pennsylvania of nearly \$428 million.

It is of interest to you because equine activities occur throughout the entire Commonwealth. In the tax year 1990, equine owners paid \$15.6 million equine related taxes in Pennsylvania.

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It is of particular interest and concern to me because the quality people involved with equine activities throughout the Commonwealth are leaving the industry.

#### CASE FOR PASSAGE OF HB 1277

The impact of equine related activities and the participation of individuals throughout the Commonwealth should be apparent to even the most casual observer.

We are here today because of uncontrolled liability within this state. Other states have taken actions to control liability and we hope that Pennsylvania will be among the leaders in enacting sensible legislation to control liability. HB 1277 offers you the opportunity to provide our industry and your constituents with reasonable consideration for realistic risks.

There are countless examples. Some simplistic; some tragic; the possibility of injury when dealing with horses is real. We recognize that possibility. Those who pursue liability do not. We need a balance.

Today, the only recourse is to purchase insurance. This is overwhelming to many. I do not criticize the insurance industry for trying to operate at a profit. However, the cost for adequate insurance is staggering. The net result is that inadequate liability protection, whether it be by law or insurance, causes many to leave the industry in Pennsylvania.

The general term for the liability protection we must purchase is called "Riding Academy Insurance." It is so complex that one cannot get an estimate from an agent; one must submit a detailed questionnaire for evaluation.

Wilson College paid \$8200+ for such insurance which gives \$1 million coverage to the school. This means that we must teach about 60 students a month just to pay the insurance costs.

The Commonwealth is losing high caliber equine professionals because of unreasonable liability. The impact is on our younger and less experienced people who are thus deprived of their full potential.

HB 1277 offers the Legislature an opportunity to assist equine professionals who represent the Commonwealth. They need your support. They need this bill.