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April 2, 2026

**SUPPORT: SB 739 Climate Change, Homeowner's Insurance, and
Emergency Management – Study**

Mr. Chair and Members of the Committee:

Maryland LCV Supports SB 739 - Climate Change, Homeowner's Insurance, and Emergency Management – Study and we thank Senator Kramer for his leadership on this issue. We submitted this testimony for this bill's crossfile, HB 1219 sponsored by Delegate Fraser-Hidalgo, when it was heard in this committee and are expressing our continued support.

SB 739 requires the University System of Maryland to conduct a study to evaluate the relationship between climate change, homeowner's insurance, and emergency and disaster preparedness. This study can help provide more information on several issues that have come to light in the past few years, and complement ongoing work in the state to evaluate the full costs of climate change.

The U.S. Senate Budget Committee looked into these issues in a 2024 [study](#). [Across all U.S. counties](#), those in the top 20% for climate-driven disaster risk saw home insurance premiums increase by 22% between 2020 and 2023, compared to an overall average of a 13% rise in real terms. This is concerning because [climate-related disasters are increasing in Maryland counties](#), which, based on trends throughout the rest of the country, is likely to lead to a steeper rise in home insurance premiums. Counties including Anne Arundel, Baltimore, and Prince George's have experienced a [steady rise in non-renewal rates for homeowners insurance due to flooding risks and severe storms](#), with premiums increasing in these counties by up to 20% since 2018. Prince George's County in particular recorded the highest number of non-renewals each year between 2018-2023. Likewise, the [non-renewal rate](#) of homeowners insurance in Maryland has steadily increased since 2020, with a non-renewal rate of 0.36% in 2020 up to a 0.65% non-renewal rate in 2023. While climate-related insurance challenges are being felt nationwide, particularly in states like Florida, California, and Louisiana, Maryland's unique position on the East Coast, vulnerable to flooding and severe storms, has led to significant concern. National insurers have already pulled out of other high-risk states, and experts fear that similar actions could occur in Maryland if the current trends persist.

For these reasons, Maryland LCV urges a favorable report on SB 739.

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