

Iowa Climate Statement 2025: Climate Change Fuels Higher Insurance Costs

Despite remarkable gains in solar and wind power over recent years, fossil fuels continue to be burned at record levels, raising the amount of the planet-warming gas, carbon dioxide, in the atmosphere. Each of the ten hottest years in the past 175 years has occurred in the last decade, with global temperatures in 2024 handily surpassing all others¹. In Iowa, climate factors such as increased heat energy, wind rotation, and moisture²⁻⁴, which are linked to a warming climate, have led to observations of more frequent occurrences of destructive springtime weather events, including increased heavy rainfall⁵, large hail⁶, and floods⁷.

Over the past 40 years, billion-dollar disasters (adjusted for inflation) in the region encompassing Iowa have more than doubled⁸. These Midwest events are part of an emerging global trend of shattered long-term climate records, with growing losses of life and property, resulting in higher insurance costs⁹⁻¹³. For property owners, insurance is a necessary part of managing personal risk; however, the American dream of homeownership may become unattainable for some Iowa families as climate change accelerates the rise in insurance premiums.

The insurance industry applies sophisticated climate models to align rates and anticipated losses across their customer pool. Rapidly rising property insurance premiums are familiar to residents in states such as Florida, where climate change has led to more devastating hurricanes. While recent increases in Iowa's insurance premiums are driven by increased labor, building material, and reinsurance costs, these costs are all amplified by climate change and expected to grow in the coming years. In some cases, insurers are leaving the state due to these growing costs¹⁴⁻¹⁶.

Farmers are especially vulnerable to natural disasters and their associated costs. Federal crop insurance premiums were \$15.8 billion in 2024, of which the federal government subsidized \$9.8 billion¹⁷. Farmers and taxpayers will be required to pay the increased costs of more extreme weather events in the future. Moreover, federal crop insurance only supports losses to crops in the field. Farmers must purchase additional insurance to protect against losses to grain under storage or other assets due to severe weather.

To manage one's exposure to loss, individuals should carefully monitor what their insurance covers. For example, many property insurance policies do not cover flood damage, but optional federal flood insurance does. Homes and buildings can be built using the International Residential Code (ICCsafe.org), FORTIFIED construction standards (IBHS)¹⁸, or other construction techniques to enhance resilience to extreme events and reduce losses. To help protect homeowners and renters against physical dangers and financial losses from extreme weather events, local governments need the freedom to adopt strong building standards.

While insurance coverage is critical to address escalating natural disasters, it is not a long-term solution to the underlying problem. We must work quickly to reduce our reliance on coal and oil by shifting to clean energy sources like wind and solar. Doing so will reduce carbon dioxide emissions and thereby minimize future climate-related property damage. It is past time to act.

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