

November 6, 2025

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**PRESS RELEASE
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Iowa Climate Scientists Warn of Insurance Challenges Due to Climate Change

(Des Moines) 179 Climate scientists from 26 Iowa colleges and universities released a statement today discussing the impact of climate change on the insurance market in Iowa. This statement was part of a series of annual communications from Iowa researchers and educators, describing impacts Iowans are experiencing from climate change and how Iowa can both address and adapt to the changes we are seeing.

“Every one of the Earth’s ten hottest years on record has occurred in the last decade, with 2024 breaking all previous records. When those temperature changes lead to the types of extreme events and damages that we have seen more of in recent years, that plays out in increased costs, which then show up as higher insurance rates.” said William Gutowski, Professor Emeritus of Meteorology at Iowa State University.

“States like Florida and California are familiar with rapidly rising insurance rates pricing consumers out of the market, but Iowa is not immune from climate impacts. Indeed, we have seen a well-documented increase in heavy rainfall events, for example, and damage from these and other climate-induced changes in Iowa are expected to grow as the planet warms.” Said David Courard-Hauri, professor of Environmental Science and Sustainability at Drake University.

Emma Stapleton Thornell, Research Assistant Professor at the University of Iowa, said “Even when flood or crop insurance is subsidized, policy holders and taxpayers eventually pay for increased damages through higher premiums and the reimbursement of losses. We can reduce damages by enacting robust building codes and investing in climate resilience, but we need to make changes now, because a new climate normal is here.”

Peter Thorne, Professor and University of Iowa Distinguished Chair, stressed “There are many factors that have contributed to increases in property insurance and some insurers leaving the state, including inflation and rising reinsurance costs, but like in so many areas, climate change magnifies these effects. In the end, the only way to stop these climate-related costs from rising is to reduce greenhouse gas emissions from burning fossil fuels.”

The 26 Colleges and Universities of statement endorsers:

Central College
Clarke University
Coe College
Cornell College
Des Moines Area Community College
Des Moines University
Dordt College
Drake University
Graceland University
Grinnell College
Hawkeye Community College
Iowa Central Community College
Iowa State University
Iowa Western Community College
Kirkwood Community College
Luther College
Maharishi University of Management
Mount Mercy University
Northeast Iowa Community College
Southeastern Community College
Saint Ambrose University
University of Dubuque
University of Iowa
University of Northern Iowa
Waldorf College
Wartburg College

*Endorser affiliations are for identification purposes only and do not reflect views of their academic institutions.
The statement can be found at www.ehsrc.org.*