



Creation Care, Climate Change, and Insurance

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Just under a year ago on the evening of Monday, September 19, 2016, I attended a climate change seminar at our church in River Falls that was led by Mark Kulda, VP of Public Affairs for the Insurance Federation of Minnesota. I had been invited to be there to do a short presentation on the [Citizen's Climate Lobby](#), of which I am a member. But mostly I was very curious about what the insurance industry has to say about climate change. Turns out, they have a lot to say.

Mr. Kulda began his presentation saying, "Insurers are not scientists, but we are numbers people. In fact, we are very, very good at numbers." And their numbers clearly point to something seriously wrong with the world's climate.

He offered three points of particular interest. The first is that 1998 was a turning-point year. Minnesota had a number of large tornadoes that cost insurance companies \$0.6 billion, and a derecho that hit the Twin Cities with powerful hail during evening rush hour that cost \$0.9 billion. The \$1.5 billion paid out in claims was more than the previous 40 years combined. Prior to 1998, the primary driver of home insurance premiums was the value of the homes. After 1998, the primary mover has been the costs of storm damage, storms which are occurring with greater frequency and severity each year.

The second interesting point was his suggestion that we all get flood insurance, even if we aren't in a floodplain. An increasing number of non-floodplain homeowners are suffering flood damage not because of overflowing rivers or lakes, but from extreme storms raining down so much water that yards can't discharge it fast enough, so it pools up and seeps into homes.



Plymouth UCC, Eau Claire, on fire on September 22, 2016
Photo credit: WEAU

Lastly, it's not only our domestic insurance industry seeing the effects of climate change and urging our political leaders to act. Reinsurance companies, which are mostly German and Swiss, are pressuring the EU and US politicians. These companies are the top of the pyramid of paying claims. Climate change is costing them a lot of money now, which of course means that it's costing you, me and our churches a lot of money.

For this Creation Care Team article I'm lifting up this insurance discussion because three days after the seminar, the church building of Plymouth UCC in Eau Claire, the congregation I serve, was hit by lightning, burned, and had to be completely razed to bare earth. We were not the only UCC church to suffer fire damage last year, either, and this likely will become more common as extreme weather events continue to increase.

So what can we do? Live more gently with the earth. But especially lobby your leaders to address climate change. Ask your Representative to Congress to join the bipartisan Climate Solutions Caucus. Even locally, much can be accomplished. Cities are where a lot of the action is happening, especially after President Trump ignored our covenant with the rest of the world and pulled us out of the Paris Climate Agreement.

Local action is essential. I had the honor of offering a theological perspective when giving a speech at a rally here in Eau Claire before our City Council voted to accept the goals of the Paris Agreement. Other Wisconsin cities have done so. If yours hasn't, ask them to. If you'd like some help, [contact me](#). Help your city join hundreds of other U.S. communities that have started their own climate programs.

Lastly, speak with your home and/or church insurer to make sure you are as insured as you should be for this time of higher risk for catastrophe because of more extreme weather events. We at Plymouth did not expect our church to be hit. Ours was not the tallest thing in the area, and where the lightning hit was only a few feet above ground level. Yet, it happened, and did so in the midst of a lightning storm that lasted a very atypical 11 hours. Our bolt was an extremely out-of-the-bell-curve large strike* that shook surrounding homes like an earthquake, destroyed electrical gadgets in the neighborhood, and was felt a couple miles away.

Good things are happening. Local communities are addressing climate change. 20 Republican Representatives recently introduced H.S. 195, a climate resolution to address climate change (<https://citizensclimatelobby.org/republican-climate-resolution/>). The Climate Solutions Caucus started just over a year ago and now has 52 members, including Wisconsin's only Caucus member Mike Gallagher (R-WI-08) who joined recently. And there is much pressure being offered by corporations, non-profits, and business leaders, and a growing number of Evangelicals and conservative leaders.

Rev. David J. Huber

*For my fellow science geeks, the forensic adjustor said it was likely the 161,000 amp strike that NOAA recorded in the area, possibly about 16,000GW of power, with "average" lightning being

about 30,000 amps and 1,000GW of power. For comparison, peak output at the Three Gorges Dam, the world's most powerful electrical generator, is 22.5GW.