

[Aerial photos are leading to insurance non-renewals](#)



Scripps Ranch Neighborhood in San Diego
via Google Earth

InsurTech may not be a buzz word at dinner parties, but it sure is in consumer advocate circles. Turns out, [“disruptive”](#) is not such a good thing for property owners and home values, especially with climate change in the mix.

Today, insurance companies are using [drone photos, AI](#), risk modeling and risk scoring systems to drop customers when their current policy expires based on roof condition, overhanging trees, or trampolines, pools, etc. While this practice seems unfair, it is technically legal.

UP is helping consumers deal with the situation and supporting disclosure and appeal requirements to give people a chance to correct errors, remedy the situation and keep their coverage.



UP is hearing from consumers who've been dropped in [California](#), Kentucky, Colorado, [Massachusetts](#) and [New York](#). The Massachusetts Department of Insurance issued a recent [press release](#) on the topic.

If this happens to you, contact your insurer and get details on why they're non-renewing you. Ask to see the photos. If they mistook a skylight or solar panel for damaged roof tiles – set them straight. Ask if there are any steps you can take to get them to reverse their decision. [Start shopping](#) for replacement coverage right away. Most states require insurers to give you at least 30 days to find a new policy, some longer.

Report your situation to your state [Department of Insurance](#) and elected officials. Insurance consumers need more non-renewal protections...stat! That includes requiring insurers to show you the images and internal guidelines they are basing their decision on AND give you enough time to make needed home improvements.

If you've been dropped by your insurance company, consider [sharing your story](#) with United Policyholders, or completing our 2024 Home Insurance Survey if you live in [California](#) or [Colorado](#). Help UP be your advocate!

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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