

Eye in the Sky: How a Connecticut insurance company is using third party data to help deny claims

NBC CT

When Anthony Cusano filed a claim after storm damage to his late mother's home, he didn't expect it to be denied based on a historical image. But experts say insurers are increasingly relying on data such as aerial images to deny claims.

The claim was for the home he grew up in.

Since his father passed away 18 years ago, he has helped his mom manage the property. On October 13th 2025, when he drove up to the house, he said he noticed something had changed.

"I can easily see that there were shingles that were missing and kind of blew down onto the ground, and there were still some loose ones on the roof that didn't make their way down to the ground," he said.

Connecticut had been hit by a nor'easter on October 12th. According to NBC Connecticut Meteorologist Bob Maxon, inland parts of Connecticut experienced wind gusts between 25mph and 30 mph, along with heavy rain.

After noticing the missing roof shingles, Cusano said the family submitted a claim to Travelers Insurance.

The claim was denied.

A denial letter sent to the family stated that the roof showed signs of wear and tear and deterioration and that the missing shingles at the front of the house dated back to 2022- three years prior to the October storm. As part of the claim denial, Travelers provided an aerial image from a company called Nearmap,

dated March 2022-April 2022.

“It’s not very clear. It’s grainy, it’s blurry. It could be discoloration... there’s no clear definition that the shingles were actually missing,” Cusano said of the photo.

NBC Connecticut reached out to Nearmap, but it hadn’t responded by the time the article was published.

According to Nearmap’s website, it captures images of 1 million unique square kilometers each year, covering 87% of the U.S population. The company says it has gathered 11 years of historical photos taken by airplanes and that most aerial imagery of Connecticut is updated about twice a year.

Under insurance solutions, Nearmap’s website shows it can be a tool for claim investigators by being a source to identify “discrepancies and pre-existing damages” and by helping “prevent unnecessary payouts.”

Amy Bach is the Executive Director at United Policy Holders, a non-profit that advocates for people with property insurance.

“Insurance companies have a lot of tools in their arsenal to deny a claim. Drone images, aerial surveillance. They also are mining public records on remodels and permits,” she told NBC Connecticut Responds. “They are looking to save money. They are getting more roof damage claims today based on extreme weather events associated with climate change.”

Cusano tried to appeal the denial because he said he felt the shingles would not still be on the ground if the damage had occurred three years ago.

He hired a roof expert who, Cusano says, examined the roof and categorized the damage as “recent” and said in part, “the nails within the damaged section show no signs of corrosion, wear, or age-related deterioration, indicating the damage occurred well after 2022.”

Travelers disagreed with that opinion and upheld their original denial.

Cusano reached out to NBC Connecticut Responds after he felt he had exhausted all other options. He provided NBC Connecticut with a picture he says he took of the home in July 2025, three months before

the storm. He says it shows the roof shingles intact.

A spokesperson for the company said Travelers believes the July 2025 photo does show pre-existing damage, which may have been exacerbated by the October storm. The spokesperson provided additional Nearmap aerial images from 2023 and 2024, asserting there were missing shingles that were never repaired.

“If an insurer waits to tell somebody that they see a problem with their roof until after there’s been some damage and a claim, and then they say, well, there was a problem, so we’re not paying. That just doesn’t feel fair to the homeowner,” said Bach.

A Travelers spokesperson said they were not aware of any preexisting damage prior to investigating the claim and therefore did not notify the homeowner of any suspected damage in 2022 or in any of the subsequent years they renewed the policy. Travelers said aerial images are not always used in policy renewals and that it’s the homeowner’s responsibility to maintain the home and file claims within a year.

Since 2021, Connecticut’s Department of Insurance has received 53 complaints against major insurance carriers regarding the use of satellite and aerial imagery. In 2024, the Department released guidelines on the use of aerial images for policy renewals after it said it found in some cases images relied upon for the nonrenewal did not definitively show material roofing degradation or damage.

The Department told NBC Connecticut it recommends companies notify the insured if they are aware of any existing damage and to give the insured a reasonable time to make necessary repairs.

We take all claims seriously and conduct thorough investigations based on policy terms and available evidence. In this case, our comprehensive review – including a physical roof inspection and analysis of multiple aerial images from years prior – determined that damage was present dating back to at least 2022. The evidence of pre-existing conditions, as well as the policy’s exclusions for damage resulting from wear and tear, deterioration, and failure to maintain the property, formed the basis for the claim denial.

Travelers



Travelers said when the claim was first filed, it sent an adjuster to evaluate the damage in person and said they found “thermal cracking and granule loss,” which Travelers said indicates wear and tear as the root cause.

Cusano filed a complaint with the Connecticut Department of Insurance and is waiting to hear back.