

[Insurance Companies Sending Drones To Spy On Homeowners, Find Defects And Cancel Policies](#)

Moguldom Nation

Homeowners in Massachusetts are facing an unexpected threat to their insurance coverage: drones and aerial imagery. In a trend that is raising alarms, insurance companies are increasingly using these technologies to inspect properties and identify potential issues, leading to a surge in policy cancellations and non-renewals.

John D'Entremont, a Malden resident who has owned his home for over 40 years, recently found himself in the crosshairs of this new practice. Without prior warnings or claims filed, D'Entremont received a letter from his long-time insurer demanding expensive repairs. The list included removing moss from the roof, trimming tree branches, and replacing shingles, with a strict 60-day deadline to comply.

"I felt like I was blindsided. If you look at the things they asked me to do, it was a significant amount of money," said D'Entremont told Boston 25 News.

Despite his efforts to address these issues promptly, including updating his insurance agent on his progress, D'Entremont was notified months later that his homeowners policy would be canceled. This abrupt decision left him blindsided and questioning the reasons behind the insurer's sudden scrutiny.

According to Massachusetts regulations, insurers are permitted to not renew policies as long as they provide a 45-day written notice before the policy's expiration, along with specific reasons for the decision. However, the use of drones and aerial photos to inspect properties is not explicitly transparent to policyholders.

Emily Rogan of United Policyholders told Boston 25 News, "During COVID, many industries leaned into

technology, including satellite inspections and drones. This technology gives insurers more access to data about policyholders and their properties, influencing their decisions on which customers to retain.”

According to Amy Bach is the Executive Director for the consumer advocacy group United Policyholders, insurers probably aren’t getting the video and pictures themselves; they’re buying them from insurtech companies. Still, these images are affecting policy holders.

“it’s kind of like your credit score is a big deal. Now, your insurance score is a big deal in terms of whether or not they are going to keep you, what they’re going to charge you,” Bach told WINK.

The Massachusetts Division of Insurance confirms that aerial images can be employed during policy renewal assessments. Reports indicate an increase in policy cancellations and non-renewals since the pandemic, attributed to actions taken by insurers based on these advanced inspection methods.

For homeowners who find themselves in a similar situation, Rogan offers several steps to mitigate the impact. First, homeowners should request the photos used by the insurer to ensure accuracy and verify that the images are of their property. Errors can occur, and correcting them promptly is crucial.