

Insurance companies use drones and high-altitude balloons to spy on homes and deny coverage: report

NY Post

Home insurance companies are increasingly using aerial images from drones and even high-altitude balloons as a tool to dump properties seen as higher risk, according to a report.

Angry homeowners have reported losing their coverage after being told they had damaged roof shingles, debris in the backyard or having undeclared items such as swimming pools or trampolines, the Wall Street Journal reported.

“We’ve seen a dramatic increase across the country in reports from consumers who’ve been dropped by their insurers on the basis of an aerial image,” Amy Bach, executive director of United Policyholders, a consumer advocate group, told the Journal.

No home is safe from surveillance.

The Geospatial Insurance Consortium, an industry-funded group that carries out aerial surveillance missions, said it has photographed 99% of homes in the US.

One of those homes belonged to Cindy Picos, a Northern California resident from the town of Auburn, who said her coverage was yanked last month after the insurer took aerial photos of her roof.

The underwriter told Picos that the roof had “lived its life expectancy” — though she told the Journal that she had recently hired an independent inspector who said the roof was good another 10 years.

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Source:

<https://uphelp.org/insurance-companies-use-drones-and-high-altitude-balloons-to-spy-on-homes-and-deny-coverage-report/>

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The insurer declined to reconsider, she said. It also refused Picos' request to see the photos in question, a decision she called "absolutely wrong."

The state, which has seen costs soar due to natural disasters like wildfires, has had seven of its top 12 home insurers — including Farmers Insurance, State Farm and Allstate — pause or restrict coverage, saying they can't afford to take on new clients.

Last month, State Farm announced it would drop coverage for 30,000 residential and 42,000 commercial properties in California.

Meanwhile, home and auto insurance companies continue to report robust profits — fueled by steep rate increases.

Premiums for US homeowners' insurance jumped by an average of 21% from May 2022 to May 2023, according to a study by online insurance marketplace Policygenius.

That eclipsed the staggering 12% rise from the previous year.

The use of aerial images to drop clients prompted Nichole Brink, a Michigan resident, to quit her job at Farmers last year, according to the Journal.

"It's like they're using anything as an excuse to get people off their books," Brink said.

She said Farmers would send nonrenewal notices if they found somebody had a trampoline on their property.

Customers were also dropped if moss was found on the side of their vacation home, according to the Journal.

Brink alleged that Farmers made these decisions using images that were two to three years old. One customer was denied coverage because of a roof despite the fact that it was brand new, according to Brink.

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She told the Journal that her own home was flagged because there was a tree branch that was hanging over her barn.

For Brink, it proved to be the last straw as she switched insurers and jobs. The Post has sought comment from Farmers.

A spokesperson for the company told the Journal that the insurer regularly examines images of its insured properties and that customers have 60 days to correct any issue that is flagged.

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