Insurers are using drones to inspect homes

Wink News

Insurers are figuring out if your home is worth their risk without even stepping foot on your property. Consumer advocates worry this will make Florida's insurance crisis even worse for homeowners. Industry experts believe using drones is a better way to assess homes.

Just Google your address, and you're bound to find an aerial, satellite, or drone image of your house. Now, homeowners insurance companies are getting into the drone photography game, but not for the pretty picture of your home.

Amy Bach is the Executive Director of the consumer advocacy group United Policyholders.

"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 said.

Bach noted insurers aren't necessarily getting the video and pictures themselves, they're buying them from insurtech companies. Those companies use innovative technology to help insurers be more efficient and save money.

"A lot of people are finding out that their insurers are basically spying on them from the sky and then using what they see to drop them or raise their premiums," she added.

Bach suspects Florida homeowners who live in coastal counties, the counties with the most hurricane risk, will experience the highest premium increases or policy non-renewals.

"[An insurtech company] showed me some of the aerial images that they have, and they literally have every single tree circle with red," she recalled. "In Florida, it's generally going to be the roof. Insurers are very focused on roof conditions in Florida."

Meanwhile, Mark Friedlander with the Insurance Information Institute said this practice isn't new. Insurers

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send drones through areas hit by hurricanes and other natural disasters all the time. But Florida insurers may be the trendsetter by using them for home inspections.

“It is a much more precise, accurate way to assess the condition of homes,” he responded. “Insurers have a right to inspect your home and we feel it’s much less intrusive [to use] a drone to take aerial imagery versus sending somebody out.”

Friedlander added that the most common time your home is inspected is when it is time to renew your policy or when you just bought new coverage. Florida law requires insurers to give you 48 hours’ notice of an inspection, but they do not have to give you a copy of the inspection report. However, Friedlander said it’s a common practice. If the insurer determines your home is too risky, Florida law also requires that the insurer tell you why they’re not renewing your policy.

“The goal isn’t to eliminate customers,” Friedlander clarified. “It is to assess risk and make sure that the home meets the underwriting guidelines of your insurance company. They want to write the best risk.”

Still, United Policyholders is calling on lawmakers to make it mandatory for insurers to provide homeowners with an inspection report and give homeowners a chance to correct any errors they believe the insurance company made on the report. If the insurer isn’t going to renew you, the group believes you should be given some time to fix whatever issue they point out.

Don’t be freaked out if your insurer sends someone to your home and they need to come inside. Friedlander later said “As Florida home insurers increase their underwriting scrutiny of properties, some are inspecting both exteriors and interiors.”

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