Insurers Have Aerial Intel on 99% of US Homes

Newser

More homeowners are being dropped based on drone photography

The Wall Street Journal dives into the sticky topic of home insurance companies utilizing fly-by footage from drones, planes, and high-altitude balloons to assess properties. They report that the industry-funded Geospatial Insurance Consortium has aerial footage of 99% of properties in the US, and insurers are using it to make final decisions on whom to carry. “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 of the consumer group United Policyholders tells the newspaper.

- ‘No opportunity to mitigate:’ ABC 7 recounts an example in Oakley, California. There, homeowner CJ Sveen was dropped by his insurer of 15 years after he was told “drone photos” revealed hazardous conditions in his yard. The company (which says its aerial photos were not from drones) would not share the images with Sveen or send someone to inspect his property. “We were found guilty and punished,” Sveen said, with “no opportunity to mitigate.”
- Outdated photos: “It’s like they’re using anything as an excuse to get people off their books,” says Nichole Brink, who recently left a job at Farmers Insurance after witnessing how aerial footage was implemented, even against herself as a customer. She saw nonrenewal notices sent despite the footage scrutinized being two to three years old. Other complaints from Brink included the insurer dropping clients over small infractions, like trampolines and moss growing on walls, and mistaking shadows in shots for tree branches.
- The right to inspect: The Journal notes that customers agree to allow insurers to inspect their properties when they sign on, and insurers argue this includes footage from the sky. They see aerial footage as another tool to assess homes, respond to emergencies, and understand risks on different properties.

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