

[Massachusetts insurance companies canceling homeowners policies using drone, aerial photos](#)

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Homeowners insurance — It's a necessity many may not think much about as they pay to renew their policies year after year. So imagine receiving a letter from your longtime insurer highlighting several property problems that suddenly need to be addressed.

It's exactly what happened to one Malden homeowner.

"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 John D'Entremont, who has owned his Malden home for more than 40 years.

He carried homeowners insurance through the same insurer the entire time and had never been notified of any issues. But last August, he got a letter from his insurer detailing pricey repairs. They needed a plan from him within 60 days.

"Get the moss off the roof, trim the tree back that had branches hanging over the house, and get some, in their case, they said get some shingles," D'Entremont said.

He quickly started gathering estimates, got his tree work done, and reached out to his insurance agent to keep her updated on his progress. It wasn't enough.

According to D'Entremont, "November 3rd, I get a notification that they have decided to cancel my homeowners policy."

In Massachusetts, insurers have the right to not renew policies as long as they provide a homeowner with

a 45-day written notice before the policy's expiration, and specific reasons for the decision.

All of this was done in D'Entremont's case. But he says, he'd never filed any claims with his insurer, and had never been notified of any defects with his home. Why now? His daughter has an unconfirmed hunch that aerial images may have been used. And according to Emily Rogan with the consumer advocacy organization United Policyholders, that isn't so unusual these days.

"There were a lot of big changes during COVID where there were more satellite inspections, different ways. And you know, a lot of industries really leaned into the technology. And what we're seeing now is that it's becoming more commonplace, whether a drone image or from a satellite," Rogan said. "They have more access to data about you as a policyholder and about your property. And they're using that to choose their customers."

An article on the website for the Massachusetts Division of Insurance confirms aerial images can be used during policy renewal decisions. And according to the cancellation and nonrenewal numbers in the Division of Insurance reports from 2019, 2021, and 2022, there has been an uptick in the number of policy cancellations and non-renewals post-pandemic due to actions taken by the insurer.

So what can you do if you get a notice from your insurer? Emily Rogan says the first thing you should do is ask why.

"Ask to see the photos. The insurance companies are not required to show you the photos as of this point," Rogan said. "But you can always ask. Make sure the property is not your neighbor's property and make sure anything that they see isn't an error."

Rogan recommends asking your insurer if they'll change their decision if you can prove you have a contract for pending repairs. Beyond that, she says there are three things you should do. First, start shopping for a new insurer immediately.

Remember, your insurer has to provide you with 45 days' notice before they drop your policy. Next, shop around. Different insurance companies have different underwriting guidelines. A "no" from one insurer may not elicit the same answer from another. Finally, Rogan recommends going through an independent broker.



They have access to different insurers and can make your shopping process easier. And as every industry continues to lean into technology, Rogan has this last piece of advice: don't delay your home repairs.

"It's more important than ever for homeowners to stay on top of home maintenance because you never know when that insurance company is going to take that photo," Rogan said.