

[Homeowner blindsided with \\$20k bill after State Farm secretly inspected roof by drone](#)

The US Sun

The shocking notice came after State Farm reportedly spotted the issue using an AI-powered drone without the homeowner's knowledge.

Now, experts are claiming that the company was incorrect in its updated satellite imaging.

Linda Bennett, who has lived in Santa Ana, California, for decades, was told she would lose her coverage if she didn't pay \$20,000 for repairs she wasn't convinced she needed.

Before the incident, Bennett had never had an issue with her insurance company.

She received a letter from her company that said her roof was leaking and needed repairs.

Bennett recalled the initial surprise of receiving the letter.

"My initial thought was it's a mistake," she said.

"They've got the wrong house because there's nothing wrong with my roof.

"There's no water damage to my house, inside or out. My roof has not leaked at all."

Bennett added that no one knocked on her door and no inspector climbed onto her roof, which led to her drone theory.

She has now been left scrambling to find another company to insure her home.

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DRONE BLUNDER?

According to industry experts, companies are using drone technology and taking images of homes to help decide whether to renew their policies.

Amy Bach with United Policyholders said that this technology can draw incorrect conclusions.

“A lot of the technology is being sold to insurers with this promise, that if you use our tool, if you use our drone images, you’re going to do a better job at picking the good risks and getting rid of the bad risks. That’s what insurers are doing,” she said.

“We’re still finding some situations where the drone and the AI makes a conclusion that’s wrong about what it sees.

“We’re seeing an overreaction by insurance companies to data that they’re now getting through new technology.

“We’re seeing them drop homes that they’ve been insuring for decades – and nothing’s changed on the homeowner’s part.”

Bach urged homeowners who receive similar notices to contact their insurance companies immediately.

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