

Think wildfires and hailstorms are raising the cost of home insurance? Technology may be the bigger culprit

KUNC

Homeowners in Colorado have been watching their insurance costs increase at rates faster than the national average. And they pay more on average to insure their homes than homeowners in other states – about \$1,700 more, according to recent figures.

You might hear that and assume it's because wildfires and hailstorms cause more destruction in Colorado, and climate change seems to be making it worse.

But that's only part of the story. The Denver Post reported recently that insurance companies are changing the way they decide how risky it is to insure a home – and to determine what its owners should pay for insurance. Boulder Reporting Lab reported that homeowners in the Boulder area are seeing skyrocketing rates, or being dropped, even if they don't live in mountainous areas that are more prone to wildfire.

Amy Bach is executive director of United Policyholders, a consumer advocacy group. She has been critical of how insurance companies use this new information. Bach says that traditionally, insurers might look at some straightforward details to decide whether to insure your home.

Now, companies are using technology to look at other factors like slope and vegetation data that they collect from aerial images. And the reams of data they are collecting often lead to higher rates for homeowners – and to more homes being deemed uninsurable.

ITN host Erin O'Toole spoke with Amy Bach to learn more about why this is happening, and what

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consumers can do about it.

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