



## **The case for adopting the Model Act Regarding Insurers' Use of Aerial Images**

**Sponsored by Rep. David LeBoeuf (MA) and Rep. Brian Lampton (OH)**

National Conference of Insurance Legislators  
Chicago, Illinois  
July 19, 2025  
Property & Casualty Insurance Committee

# About United Policyholders (UP)

- A 501(c) 3 not-for-profit insurance consumer organization with a Platinum *Guidestar* rating
- A trusted information resource and respected voice for insurance consumers across the United States
- 34-year track record and expertise in property insurance, disaster preparedness and recovery
- Not for profit...not for sale
- Funded by donations and grants

# Amy Bach, Esq.



- A professional insurance consumer advocate since 1984, Co-founder, United Policyholders
- Published author, experienced trial and regulatory attorney
- Official Consumer Representative, Nat'l Ass'n of Insurance Commissioners
- Associate Board Member, Redwood Credit Union Services Group
- Appointed Member, Federal Advisory Committee on Insurance (US Treasury)

# A balanced approach

- Appropriately responds to a new phenomenon that is causing substantial harm to property owners and stakeholders
- Gives property owners the benefit of knowledge about their vulnerabilities and an opportunity to cure
- Does not prohibit aerial surveillance or reasonable underwriting decisions
- Advances the goals of reducing risk and keeping structures insured
- Avoids conflicts with current state laws on non-renewal notice periods

# MONEY TALK NEWS, JULY 15, 2025

← → ↻ [msn.com/en-us/money/news/can-a-home-insurer-drop-you-due-to-aerial-photos/vi-AA1EeDz#details](https://msn.com/en-us/money/news/can-a-home-insurer-drop-you-due-to-aerial-photos/vi-AA1EeDz#details)

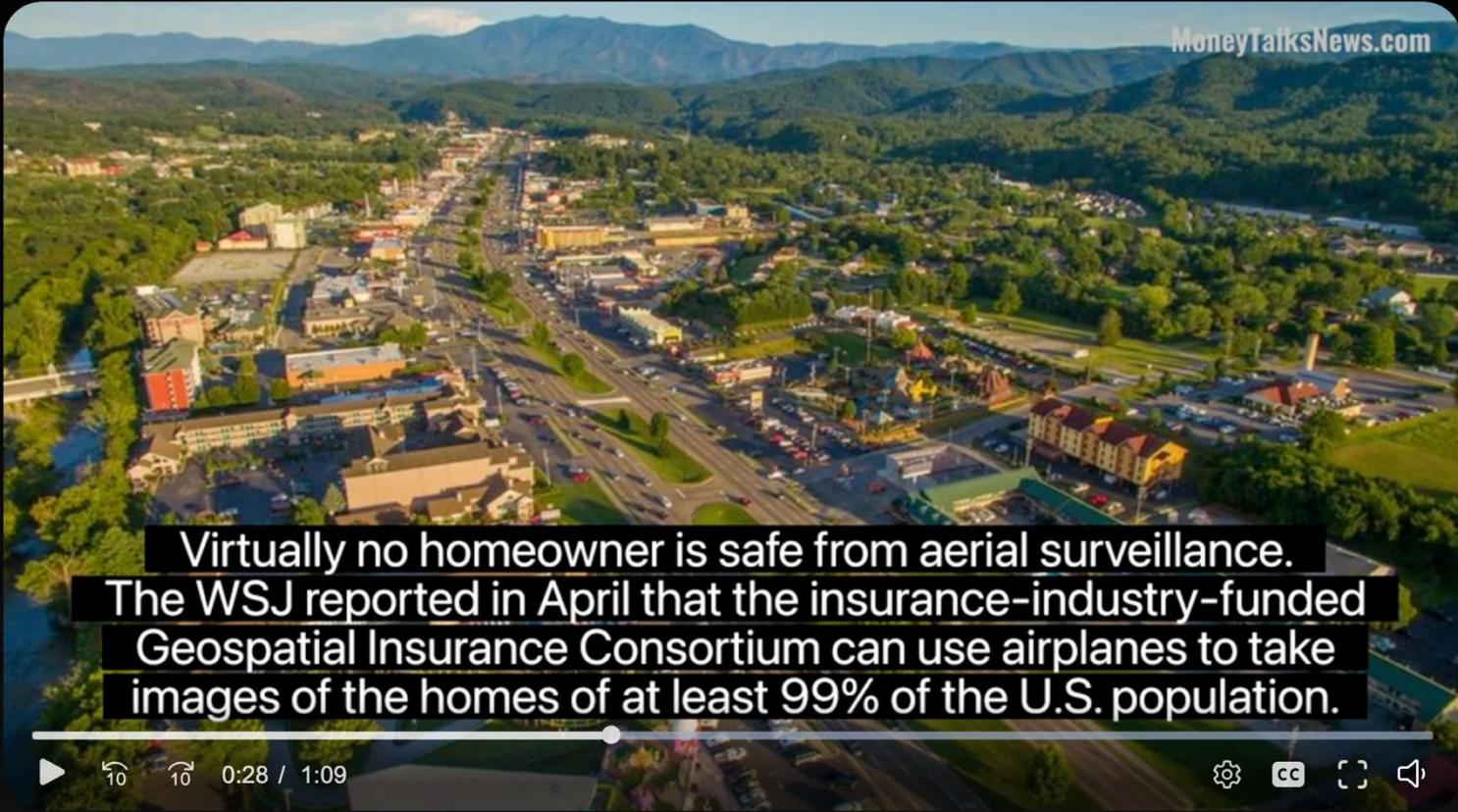


**Can a Home Insurer Drop You Due to Aerial Photos? Brace Yourself for It**

0:02 / 1:09

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MoneyTalksNews.com

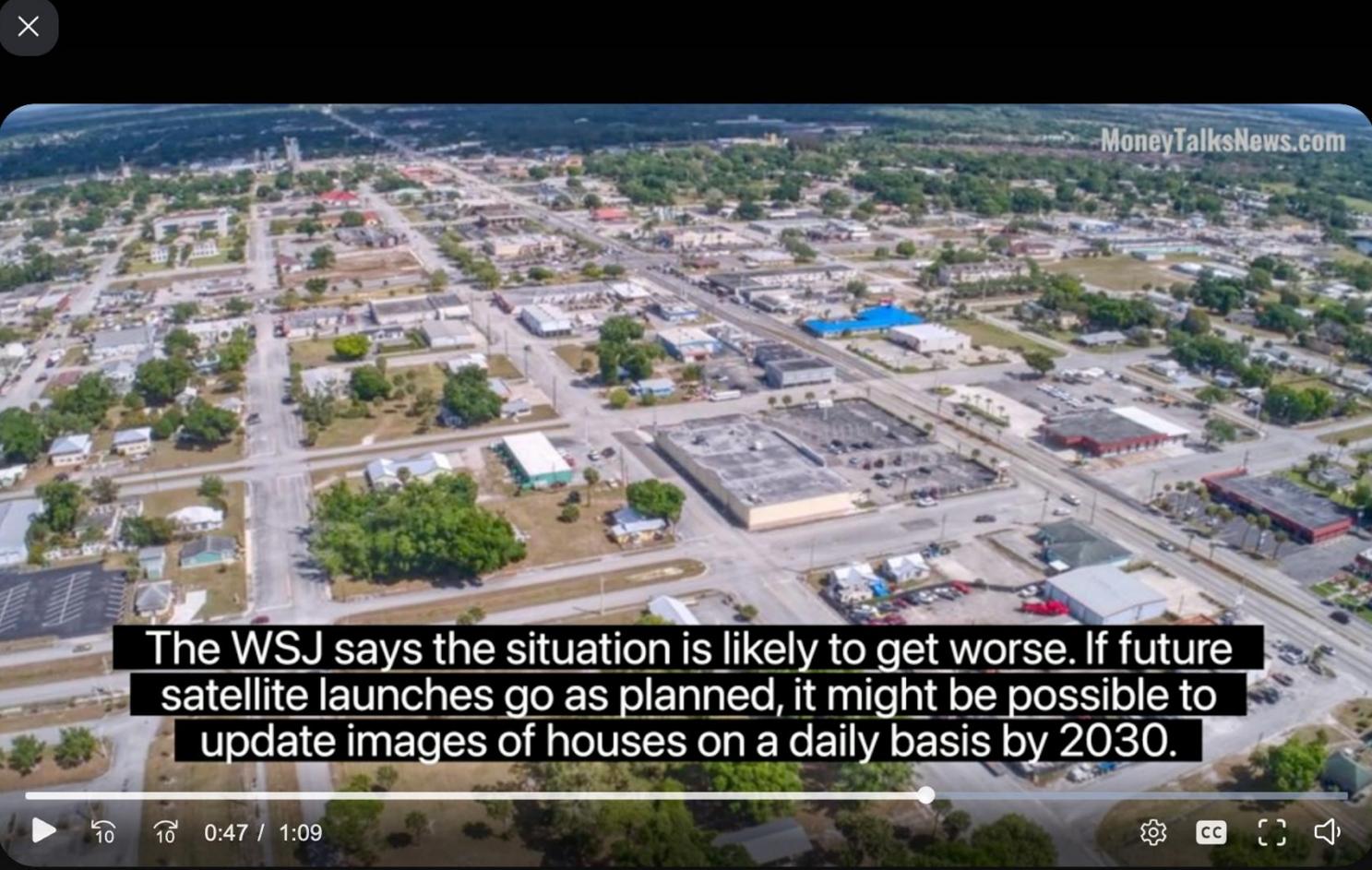
**Virtually no homeowner is safe from aerial surveillance. The WSJ reported in April that the insurance-industry-funded Geospatial Insurance Consortium can use airplanes to take images of the homes of at least 99% of the U.S. population.**

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Money TalksNews.com

**This bad news arrives at a time when insurance companies have been dropping many homes from their portfolio in an attempt to lower their risk profile.**

0:38 / 1:09



MoneyTalksNews.com

**The WSJ says the situation is likely to get worse. If future satellite launches go as planned, it might be possible to update images of houses on a daily basis by 2030.**

0:47 / 1:09



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**If you receive a notice of non-renewal, contact your insurance company and ask if there are any steps you can take to upgrade or repair your home.**



# NCOIL Model Act Regarding Insurers' Use of Aerial Images

- Sets reasonable limits on a currently unregulated practice by insurers
- Ensures that photos used for underwriting will be reasonably current, not outdated
- Gives the property owner information about risks associated w/their property that they may not know but ***should*** know
- Gives the property owner a chance to correct misinformation/errors and stay insured

# NCOIL Model Act Regarding Insurers' Use of Aerial Images

- Appropriately rewards the property owner who takes action to reduce risk
- Provides an essential incentive for investing time and money into risk reduction property improvements
- The sponsors have taken numerous amendments including giving insurers flexibility to non-renew for a business reason unrelated to what the aerial images show, and shortening the amount of time the property owner has to cure (w/drafting note to states)

## PREPAREDNESS HANDOUTS

ENGLISH ESPAÑOL 普通话 TIẾNG VIỆT TAGALOG

United Policyholders provides preparedness rack card handouts to local leaders and organizations to provide insurance and disaster preparedness guidance to homeowners and renters.

Through a 2022-2023 grant from CalOES, we have translated a sub-set of our rack cards into Spanish, Mandarin, Vietnamese & Tagalog.

We also partner with the Department of Insurance in various States and local community organizations to provide customized information. For more information, email [info@uphelp.org](mailto:info@uphelp.org)

**United Policyholders**  
Readings to Preparedness Program

**LISTOE CALIFORNIA**

### Dropped by your home insurer? Steps to take in California

**Act Promptly**  
Read the paperwork from your insurer. Contact them and ask if there are home improvements you can make that will get them to reverse their decision to drop you. **Note:** The non-renewal notice must be sent to you **90 days before** the policy expires. [www.uphelp.org/actpromptly](http://www.uphelp.org/actpromptly)

**STEP 1**

**Know Your Rights & Get Help**  
If you believe that you are being non-renewed in violation of the law, file a "Consumer Complaint" with the California Department of Insurance. [www.insurance.ca.gov/01-consumers](http://www.insurance.ca.gov/01-consumers)

**STEP 2**

**Shop for Options**  
Work with a good agent to find all options including "non-admitted" insurers. Watch UP shopping help videos and use CDO tools: [www.uphelp.org/californiahelp](http://www.uphelp.org/californiahelp)

**STEP 3**

**Be Prepared to Pay More. Avoid Cutting Coverage**  
Aim to insure your home for what it would cost to rebuild it and the risks you face in your area. Keep good notes of your conversations. [www.uphelp.org/avoidcutting](http://www.uphelp.org/avoidcutting)

Dropped by your home insurer?

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### What's UP with Flood Insurance?

Generally speaking, damage caused by wind-driven or falling rain that enters your home through an opening is covered under your home policy, but damage from rising water/flood damage is not. You can buy flood insurance to fill that gap.

**What you should know:**

- You can add a flood insurance endorsement to your policy or buy flood insurance through the National Flood Insurance Program ("NFIP").
- There is generally a 10-30 day waiting period from the date you buy it to the date it kicks in.
- Flood insurance can be very affordable but the cost

What's UP with Flood Insurance?

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### Improve Your Home's Chances of Surviving a Wildfire

- Have a Class A fire rated roof
- Install screens to keep embers out
- Gutters should be kept clear of leaves and needles
- Clear plants so there's 5 feet of space around your home
- Remove all combustible materials from

Improve Your Home's Chances of Surviving a Wildfire

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### Home Insurance Check UP



Home Insurance Check UP

Contact info: [amy.bach@uphelp.org](mailto:amy.bach@uphelp.org)