

**United Policyholders Proposal re: Insurers' Use of Aerial Images
in Coverage Determinations**

A) Require an insurer to provide a consumer with copies of date-stamped images of their home that show conditions that are out of compliance with the insurer's underwriting guidelines and/or impact the property's risk score, what factors go into that score, and what steps the consumer can take to reverse the insurer's decision.

B) Require an insurer to provide an appeal process so the consumer can correct any errors (e.g. "that's not damaged roof tiles – that's my solar panel" or "that's not my home/address" or "There's a fire hydrant/station very close to my home that you didn't factor in"...)

C) Require an insurer to give the consumer a reasonable time period to cure the defects/conditions underlying the non-renewal or new application rejection.

D) Require an insurer to offer a new or renewal policy to a consumer who submits proof that they've cured the defects/conditions identified in A), above