



Advancing risk reduction and retaining access to property insurance

National Conference of Insurance Legislators

Charleston, South Carolina

April 2025, Spring Meeting

Property & Casualty Insurance Committee

About United Policyholders (UP)

- Reputable, established 501(c) 3 not-for-profit charitable organization, 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)

FOX 26 HOUSTON

MAY 30, 2024

More insurance companies using drones to inspect homes, evaluate storm damage

More insurance companies are using drones to survey storm damage and whether to write or renew homeowner's insurance policies. But some consumer advocates say it can unfairly put a homeowner's coverage at risk. More insurance companies are using drones to survey storm damage and whether...

Bloomberg Government



In an aerial view, destroyed homes are seen as the Palisades Fire continued to burn on Jan. 9 in Pacific Palisades, Calif. Insurers have been relying on aerial photography to identify homes at increased risk from fires or storms, but state lawmakers are considering restrictions on the practice. Photographer: Maria Tama/Getty Images

April 17, 2025, 2:30 AM PDT

Insurers' Aerial Photos of Homes Spark Push for New State Rules

Andrew Oxford
Reporter

yahoo! finance

JULY 11, 2024

Insurance Companies Are Using Drones To Monitor Homes — 4 Things They're Looking For That Could End Up Costing You

If you're a homeowner and notice a drone hovering around your house, don't assume it's one of the neighbors playing with a new toy. It could be your homeowners insurance company doing a little spying to see if your house and property meet all the...

2NEWS OKLAHOMA

JUNE 6, 2024

Insurance companies use drones and satellite images to spot roof damage

Some insurance companies use images to demand customers repair or replace roofs or lose coverage Using satellite or drone images to spot potential roof damage is a growing trend. Some companies use the images to demand customers either make repairs, replace their roof, or risk...

THE U.S. Sun

JUNE 4, 2024

EYE IN THE SKY 'I was blindsided' says man who had insurance yanked on his home of 40 years – a drone caught issue on his roof

Insurers in Massachusetts have the right to not renew policies for properties A HOMEOWNER has told how he was "blindsided" by insurers when they said he needed to fork out for a number of repairs on his home – despite having no issues for 40...

The News&Observer

MAY 28, 2024

How NC insurers use drone, satellite photos to drop home policies (and what you can do)

Rosemary Resler stands outside her home in Chapel Hill Thursday, May 23, 2024. She was recently dropped from her homeowners insurance because aerial photos showed roof damage on her property. Read more.

United Policyholders 2025
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NCOIL Model Act Regarding Insurers' Use of Aerial Images

- Sets reasonable limits on an unregulated practice that is having a dramatic negative impact on consumers (insurers buying drone footage that is impacting their underwriting decisions)
- 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

- Gives the property owner a chance to make improvements that will make it less likely their property will be damaged in a severe weather event
- 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
- March 26, 2024 amended version gives insurers flexibility to non-renew for a business reason unrelated to what the aerial images show

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



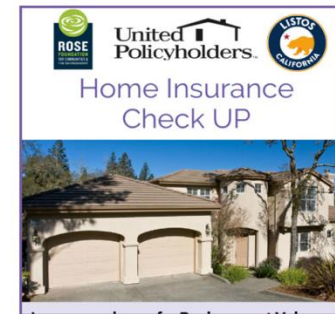
Dropped by your home insurer?



What's UP with Flood Insurance?



Improve Your Home's Chances
of Surviving a Wildfire



Home Insurance Check UP

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