

# Insurance Department Notice:

## Use of Aerial Imagery by Homeowners Insurers

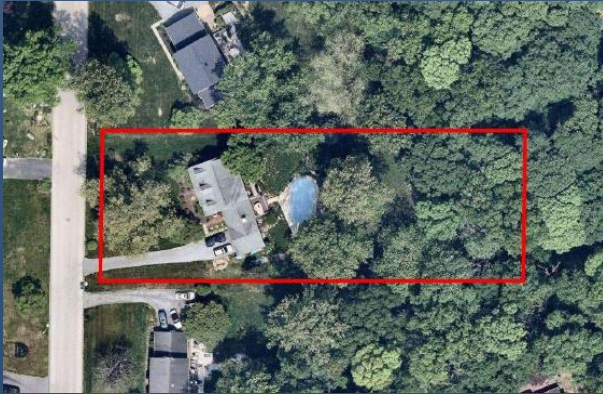
Bulletin Notice No. 2024-06

# Focus of the Bulletin Notice

- Advise insurers of the Department's concerns regarding the use of aerial imagery technology to evaluate the condition of a roof.
- Clarify the importance of providing residents in the Commonwealth the opportunity to challenge aerial imagery results or correct confirmed roof deficiencies before they are cancelled or non-renewed.



# Images Related to Aerial Imagery Non-renew/Cancellation



Pennsylvania  
Insurance Department



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Pennsylvania  
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# Focus of the Bulletin Notice

- We do NOT seek to broadly restrict the use of aerial imagery.
- We do request that in the absence of unequivocal and material damage shown, it would be prudent for an insurer to conduct a physical inspection to validate the specific type of damage that the aerial image purports to evidence.
- Insurers not providing the insured with a notice of cancellation or refusal to renew stating the specific reasons for the nonrenewal or midterm cancellation.
- Insurers not providing the insured the opportunity to challenge the results or correct the identified deficiencies



# What Did the Bulletin Do?

- Reminded the insurers of their statutory obligations under the Unfair Insurance Practices Act.
- Since the Bulletin announcement, we've seen a decrease in complaints. We still need more time to better understand the impact of our clarification.

