

Insurance Applications of Aerial Imagery: Survey of Homeowners

The use of aerial imagery technology such as satellite, drone, and aircraft images is helping insurance companies evaluate properties more quickly and efficiently. This public opinion survey examines homeowner awareness, acceptance, and concerns regarding aerial imagery use in insurance.

Nearly all respondents recognize the benefits of the use of aerial imagery, such as early problem detection, faster claims processing, and enhanced hazard identification before costly damage occurs. Most also believe that aerial imaging can lead to fairer pricing.

The survey reveals that education and transparency are key to acceptance of this technology. While many respondents identify concerns, homeowners familiar with aerial imagery applications show consistently higher confidence levels, greater benefit recognition, and more positive sentiment across all insurance uses. Privacy concerns were secondary to thoughts on accuracy. Younger homeowners demonstrate greater acceptance and higher confidence in the technology's accuracy.

The findings reveal widespread exposure to aerial imagery practices and recognition that these technologies affect insurance costs and outcomes. Consumer education efforts could help bridge the gap between industry applications and homeowner acceptance, supporting technology adoption while maintaining policyholder trust and confidence.

88%

Recognize at least one benefit from aerial imagery technology in insurance.



31%

Cite accuracy as their biggest concern about aerial imagery use, making it the top worry.



60%

Are aware that insurance companies use aerial imagery to assess properties.



55%

Believe that aerial imagery leads to fairer pricing.



23%

Confidence gap in accuracy between aware and unaware homeowners



75%

Use mapping applications with aerial imagery frequently.

