

Press Coverage | March 18, 2026

State Lawmakers Will Address Insurers' Use of Aerial Images

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Paige Waters, a partner with Troutman Pepper Locke, was quoted in the March 18, 2026 *Digital Insurance* article, "[State Lawmakers Will Address Insurers' Use of Aerial Images.](#)"

The regulatory bulletins generally address how recent the images must be, ranging from as short as five months to as long as 24 months, explained Paige Waters, partner at the Troutman Pepper Locke law firm.

"They also want to make sure that the images are clear and concise and can actually document the property that's being viewed," she said. "If it's blurry or it's inconclusive, the bulletins state that they need to use other methods of adjusting a claim."

Often, regulations about insurers' use of aerial images also address potential bias, such as using images of surrounding properties and their condition to justify not covering an entire zip code, according to Waters.

Regulatory bulletins also address insurance companies' transparency with policyholders about the images used in coverage decisions. This includes providing policyholders with copies of the images and an opportunity to remedy conditions being cited for increasing premiums or not renewing coverage, Waters added.

Insurers need to make sure they retain collected aerial images should there be a regulatory inquiry, according to Waters. "In a claims market conduct exam, if there was an adverse determination that was based on aerial imagery, the examiners may say they want to see copies of those images that were used to adjust this claim," she said.

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