

Roofing Experts Share Homeowner Tips as Insurance Industry Advances Aerial Surveillance

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[/EINPresswire.com/](https://EINPresswire.com/) -- Insurance companies across the nation are increasingly using AI technology, drones, and aerial photos to surveil homeowner properties. The Wall Street Journal reported insurers are using aerial imaging to identify items like damaged roof shingles and yard debris, catching homeowners off guard with policy cancellations or notifications of renewals contingent upon roof replacement.

Some insurance companies are partnering with artificial intelligence firms to inspect roofs every few months, utilizing planes and drones to capture images, analyze data, and provide reports to the insurers. The

insurance companies can zero in on aging roofs or roofs that may appear weak or damaged in the imagery and deny a policy or require the homeowner to repair or replace the roof before further damage occurs to reduce the likelihood of claims.

"The use of aerial imagery by the insurance industry is something that is only going to continue to grow," said Michael Harvey, Founder & CEO of The Roof Resource. "Nearly every major insurance company now is using some form of AI and insurers argue it is a safer and more cost-effective way to evaluate the condition of homes. While homeowners may feel as if they are being spied on, insurance companies are going to continue to mitigate their risks with advancing technology, and whether we like it or not, maintaining the roof is ultimately our responsibility as homeowners."

Harvey is well versed when it comes to the advancement of technology in the roofing industry.



His company, The Roof Resource, utilizes the best remote technology available to provide precision virtual measurements of an entire roof to provide homeowners with an estimate within 24 hours, as well as using tech to provide a full virtual consumer experience that allows homeowners to navigate every step of the entire roof replacement process from the comfort of their laptop or PC.

The company's fresh, hi-tech approach to the traditional roof replacement process combines the convenience of online shopping for roofing at cost, with a preferred network of licensed local roofing and installation companies, to provide homeowners with savings that are typically 50% less than the average roof replacement cost, and a more transparent, stress-free experience from start to finish.

Harvey said in addition to the growing use of aerial tech in roof assessment, the biggest factor insurance companies look to for policy decisions is the age of the roof. Homeowners should know the year their roof was last replaced, and if it is 15 or 16 years old, chances are it is going to need to be replaced sooner rather than later.

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There are ways to save on costs without sacrificing quality, and replacement can save money in the long run by eliminating issues before they become problems or get flagged by aerial surveillance.”

Michael Harvey, Founder & CEO, The Roof Resource



The “before” (top) photo of this home show stains and dark streaks on the roof that can be seen by aerial imagery; a sign of airborne algae, signaling the need for replacement. Bottom photo: roof replacement by The Roof Resource.

For homeowners who receive notice of mandatory roof replacement or non-renewal from an insurance company based on aerial imagery, The Roof Resource offers the following tips to help:

1. Homeowners can request to verify the imagery used in the assessment. Some companies will share the imagery with homeowners to verify the image is indeed the correct property, and the photo is recent.
2. Know what year the roof was last replaced. Roofs approaching or exceeding 20 years of age will need to be

replaced. Manufacturers suggest modern roofs, if properly installed, can now last 40 to 50 years.

3. Get ahead of the roofing issues insurance surveillance may flag by doing a quick assessment. Look for the following red flags:

Missing or damaged shingles: Curled, cracked, and damaged shingles, as well as bare spots, missing shingles, and exposed or loose nails can indicate the roof is nearing the end of its life.

Granules in gutters: Finding granules from asphalt shingles in gutters and downspouts suggest shingles are nearing the end of their lifespan.

Dark streaks or stains: Stains and dark streaks on the roof can be a sign of airborne algae, signaling the need for replacement.

Sagging roof: Sagging spots on the roof may indicate rotting decking or support beams that necessitate replacement.

Overhanging trees: Tree limbs touching or hanging over the roof can cause damage, with or without a storm. Ideally, branches should be trimmed back 6-10 feet from the roof.

“Whether you see the warning signs yourself, get a professional inspection, or the insurance company brings them to your attention, you will eventually need to replace your roof,” said Harvey. “However, there are ways to save on the costs without sacrificing quality, and replacement can save you money in the long run by eliminating potential issues before they become major problems, or before you get flagged by aerial surveillance.”

Founded by Harvey in 2021, The Roof Resource is one of the fastest-growing roofing companies in the country. The company’s innovative virtual platform prioritizes total transparency, providing homeowners with a detailed breakdown of every expense associated with their project, and real time photos before, during, and after the installation. The Roof Resource works with one of the largest national inspection companies in the country and all of its installation partners are insured, licensed, and thoroughly vetted to guarantee the highest quality workmanship and customer satisfaction for every job.

The Roof Resource currently serves homeowners in Michigan, Southwest Florida, and Denver, Colorado. For more information, visit their website at <https://theroofresource.com>.

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