

----- Forwarded message -----

From: **Trostle, Harry (MMA)** <[Harry.Trostle@marshmma.com](mailto:Harry.Trostle@marshmma.com)>

Date: Thu, May 1, 2025 at 1:16 PM

Subject: FW: Proposed Bulletin: Cancellations, Nonrenewals, and Claim Denials Based on Satellite and Aerial Imagery

To: [kathryn.callahan1@maryland.gov](mailto:kathryn.callahan1@maryland.gov) <[kathryn.callahan1@maryland.gov](mailto:kathryn.callahan1@maryland.gov)>

Ms. Callahan,

I have read the proposed bulletin, and although I am in favor of Satellite and Aerial Imagery for underwriting purposes, I believe it would be in the best interest of everyone for this bulletin to be sent.

The bulletin seems clear and well written. The parts below will hopefully help clarify how this technology should and should not be used.

*Satellite or aerial images of insured property that are low-resolution, out-of-focus, blurry, or dated do not provide an accurate and clear representation of the property, and thus cannot justify a cancellation or nonrenewal based on the condition of the property without further investigation into the condition of the property. Furthermore, satellite or aerial images that show cosmetic blemishes on a roof, such as streaking or discoloration, are not in themselves sufficient to support cancellation or nonrenewal based on roof degradation.*

*Satellite or aerial images of insured property that are low-resolution, out-of-focus, or blurry do not accurately represent the condition of the property, and cannot reasonably justify the denial of a property damage claim.*

Thank you.

**Harry T. Trostle, CIC, AAI**

**Vice President – Private Client**

CA Producer License #0J11806

T + 410-337-9755

20 Wight Avenue | Suite 300 | Hunt Valley, MD | 21030

[Harry.Trostle@MarshMMA.com](mailto:Harry.Trostle@MarshMMA.com) | [MMA/HMS Website](http://MMA/HMS Website)

A business of Marsh McLennan

Marsh & McLennan Agency LLC

CA Insurance License #OH18131

Please see our [Privacy Notice](#).

This e-mail transmission and any attachments that accompany it may contain information that is privileged, confidential or otherwise exempt from disclosure under applicable law and is intended solely for the use of the individual(s) to whom it was intended to be addressed. If you have received this e-mail by mistake, or you are not the intended recipient, any disclosure, dissemination, distribution, copying or other use or retention of this communication or its substance is prohibited. If you have received this communication in error, please immediately reply to the author via e-mail that you received this message by mistake and also permanently delete the original and all copies of this e-mail and any attachments from your computer.

Please note that coverage cannot be bound or altered by sending an email. You must speak with or receive written confirmation from a licensed representative of our firm to put coverage in force or make changes to your existing program. Thank you.