State: Connecticut **Filing Company:** Vermont Mutual Insurance Company
TOI/Sub-TOI: 35.0 Interline Filings/35.0001 Personal Interline Filings
Product Name: Personal Lines
Project Name/Number: Informational Filing - SLIM Water and Low Temperature Sensor Program/PL-06-26062

General Information

Project Name: Informational Filing - SLIM Water and Low Temperature Sensor Program
Project Number: PL-06-26062
Reference Organization:
Reference Title:
Filing Status Changed: 11/18/2026
State Status Changed:
Created By: Wesley Christensen
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:
Deemer Date:
Submitted By: Wesley Christensen

Filing Description:

On November 18, 2026, Willam Cahill and Wesley Christensen from Vermont Mutual Insurance Company (“Vermont Mutual”) and Michael Wade from The Hartford Steam Boiler Inspection and Insurance Company (“HSB”) met with George Bradner and Theresa Caldarone from the Department to discuss Vermont Mutual’s plan to offer Meshify water and low-temperature sensors to Vermont Mutual’s policyholders through a joint program with HSB.

In partnership with HSB, Vermont Mutual plans to offer Meshify SLIM water and low-temperature sensors to Homeowners and Dwelling Fire policyholders. These sensors utilize Amazon Sidewalk network connectivity to alert policyholders to potential freezing conditions or water leaks in their homes.

As discussed during our meeting, each sensor costs $18, which will be covered by HSB. Vermont Mutual will incur an annual monitoring fee of $15 per device. We plan to provide three sensors to each participating policyholder, representing a total device value of $54, with Vermont Mutual covering the annual monitoring costs of $45 for all three sensors.

We plan to communicate the availability of these devices to policyholders through several channels, including email notifications to policyholders for whom we have email addresses, posting information on myVM (our customer account portal), and sharing information with our independent insurance agents.

We currently plan to offer the sensor program for an initial period of three years. We will periodically evaluate the program's results and determine whether to continue the initiative. If we elect not to continue funding the program, customers will have the option to maintain service at their own cost.

As discussed and approved during our November 18, 2026, meeting, Vermont Mutual will be implementing this sensor program in early December.

Company and Contact

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