State: Vermont **First Filing Company:** Northern Security Insurance Company, Inc., ...
TOI/Sub-TOI: 35.0 Interline Filings/35.0001 Personal Interline Filings
Product Name: Personal Lines (Homeowners & Dwelling Policy Programs)
Project Name/Number: Meshify SLIM Water and Low Temperature Sensor Program/PL-44-26059

General Information

Project Name: Meshify SLIM Water and Low Temperature Sensor Program
Project Number: PL-44-26059
Reference Organization:
Reference Title:
Filing Status Changed: 10/19/2026
State Status Changed: 10/19/2026
Created By: Wesley Christensen
Corresponding Filing Tracking Number:

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

Filing Description:

Following our October 8, 2026, meeting with Rosemary Raszka, Zoie Swaim, Mark Cioffi, and Mary Block, Vermont Mutual Insurance Company and Northern Security Insurance Company, Inc., respectfully submit this Value-Added Products and Services filing pursuant to 8 V.S.A. § 4724(8)(C)(iv) and Insurance Bulletin No. 222. This filing applies to our Homeowners Policy and Dwelling Policy Programs only.

In 2025, we submitted a filing that was approved by the State under SERFF Tracking Number VERM-134720804 that introduced our pilot program, offered in partnership with Hartford Steam Boiler (HSB), to provide Meshify SLIM water and low-temperature sensors to a sample of policyholders. We offered these devices to policyholders who met one or more of the following criteria: policyholders who had recently experienced water losses caused by frozen or leaking pipes, and policyholders with secondary homes.

This pilot program enabled us to evaluate policyholder interest in the devices, assess their ease of use, and examine their effectiveness in reducing claims related to water damage and frozen pipes. As discussed during our October 8, 2026, meeting, we plan to expand the Meshify SLIM device program to make the devices more broadly available. We will communicate their availability through several channels: by emailing policyholders for whom we have email addresses, posting information on myVM, our customer account portal, and notifying our agents so they can share the offering with policyholders. The devices will be available to any policyholder who requests them.

As noted in our previous filing, these sensors use Amazon Sidewalk network connectivity to notify policyholders of a potential freezing event or water leak in their homes. Policyholders who use the devices will also be eligible for our Homeowners Protective Devices Credit, which will provide a discount on their Homeowners Policy.

With respect to Question 5 of the attached Questionnaire and Certification for Value-Added Products and Services, we confirm that the disclaimer HSB provides to participants includes a specific exception for losses covered under the insurance policy.

I certify that the attached filing has been completed in accordance with Vermont Regulation I-2020-03 and complies with all applicable Vermont laws and regulations.

Company and Contact

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