



Smart Home Council (SHC) Webinar

Meeting will commence 12:05pm ET

Tuesday, June 9, 2026 | 12 PM – 1:30 PM (ET)

SHC Chair: Ken Wacks (Ken Wacks Associates)

Vice-Chair: Joshua Gerena (2N/Axis Communications)

Connect to what's next™

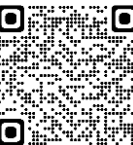
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Agenda

Marta Klopotoska (ASHB)

1. Call to Order, Welcome, Introductions, About the SHC
2. Administrative
3. Research Update
4. Keynote: From Smart Homes to Safer Homes: How IoT Is Changing Insurance, Risk, and Property Protection – Hemant Sarma, Strategic Advisor, Smart Home & Smart Building Ecosystems
5. ASHB Podcast
6. ASHB Whitepapers
7. ASHB Journal
8. New Business
9. Announcements
10. Adjournment



1. Call to Order, Welcome, Intro, About the SHC

Ken Wacks (Ken Wacks Associates)



SHC Chair
Dr. Kenneth Wacks
Management &
Engineering
Consultant

KENNETH WACKS, Ph.D.
Management & Engineering Consultant

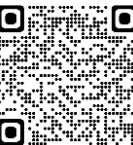


SHC Vice-Chair
Joshua Gerena
Segment
Development
Manager - CRE



About the SHC

Established in 2004, the ASHB Smart Home Council initiates and reviews projects that relate to smart home and multiple dwelling unit technologies and applications. The Council also examines industry opportunities that can accelerate the adoption of new technologies, consumer electronics and broadband services within the burgeoning smart home market. www.ashb.com/shc



2. Administrative

Ken Wacks (Ken Wacks Associates)



Approval of SHC Minutes

March 3, 2026

www.ashb.com/shc



Open Call for SHC Vice Chairs

The Smart Home Council (SHC) is seeking Vice-Chairs to help guide its quarterly meetings. Contact admin@ashb.com to learn more and find out how you can be part of this council.



3. Research Update

Greg Walker (ASHB)



SHC Landmark Research Smart Home Trends & Technology Adoption

Funders



Contact admin@ashb.com to obtain research findings and to join as a funder.



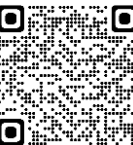
4. Keynote

Joshua Gerena (2N/Axis Communications)

Keynote Speaker

From Smart Homes to Safer Homes: How IoT is Changing Insurance, Risk, and Property Protection

Hemant Sarma
Strategic Advisor, Smart Home/Smart Building Ecosystems Former IoT Leader, Chubb Ltd.



From Smart Homes to Safer Homes



How IoT Is Changing Insurance, Risk, and Property Protection

Hemant Sarma

Smart Home Council · Association for Smarter Homes and Buildings

The Loss Problem

Every year, billions of dollars in preventable property losses hit homeowners and insurers alike.

\$13B+

Insurance payouts from water damage in 2017
(non-weather events)

1 in 50

Homeowners file a water damage claim each year

\$13K

Average water damage claim payout

93%

Of water losses are considered preventable with early detection

The loss reality: ordinary homes create predictable claims

The highest ROI use cases are recurring, high-frequency failures — not just catastrophes.

20%

Incurred Losses are from water damage and freezing (N. America)

Doubled-number of HO claims costing more than since 2015

\$500K

\$90,000

Mean loss of water damage loss (Chubb statistics)

2nd

Most frequent HO insurance is water damage (2013-2017)



Real-life loss examples: where earlier detection matters

These events show the operational pain beyond the claim payment.

❄️ Frozen sprinkler / pipe failures

Rocky Hill, CT: residents were ordered out after frozen sprinkler systems, broken pipes, and flooding across multiple buildings.



💧 Burst pipes during deep freeze-Winter Storm Uri-Feb 2021

Dallas, TX: frozen pipes flooded apartments and homes, leaving units unlivable during the 2021 winter crisis.

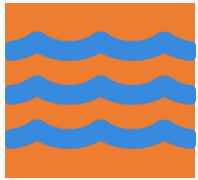
\$10-15 Billion estimated insured losses (Texas DOI)

💰 High-value water damage

NYC gallery: a burst pipe was alleged to have damaged art valued at \$25 million — a small plumbing event, a severe dispute.



The Sensor Landscape: A Layered Risk-Control System



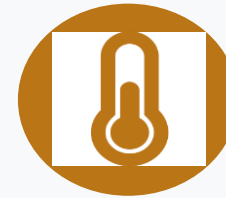
Water & Moisture

Leak pucks, flow monitors, shutoff valves, sump and freeze alerts. Paired with auto shutoff, prevents a burst pipe from becoming a catastrophe.



Smoke & Fire

Smoke, CO, heat sensors, smart plugs, and panel-level electrical hazard detection. Integrates with HVAC for the leading cause of residential fires.



Temp & Humidity

Temperature, humidity, mold conditions, and refrigeration alerts — critical for vacation and unoccupied properties.



Security & Entry

Intrusion, motion, doors, windows, cameras, and occupancy signals inform insurers about unoccupied-home risk — key for theft and undetected failures.

Connectivity

Spans Wi-Fi, Zigbee/Z-Wave, cellular, and LoRaWAN protocols alongside hub/gateway and cloud-based integration.

Action Layer

Drives real-time alerting and dispatch, automated shutoff responses, and end-to-end workflows for homeowners, managers, and insurers.

Leak Detection Solutions: Market Overview

A. Standalone Sensors

Sensors Standalone · Battery · Audible + txt/email · Amazon brands · Easy but WiFi instability limits insurer acceptance



B. Sensors + Auto Shutoff

Sensor Based + Inline Valve - Wi-Fi. Invasive. Hardwired. Professionally Installed. Integrates with sensors



C. Whole-Home Monitors

Clamp-on- ultrasonic · WiFi · Non-invasive · 1 unit per home · Insurance discounts possible · No shutoff- e.g. – StreamLabs Monitor



D. Whole-Home Shutoff

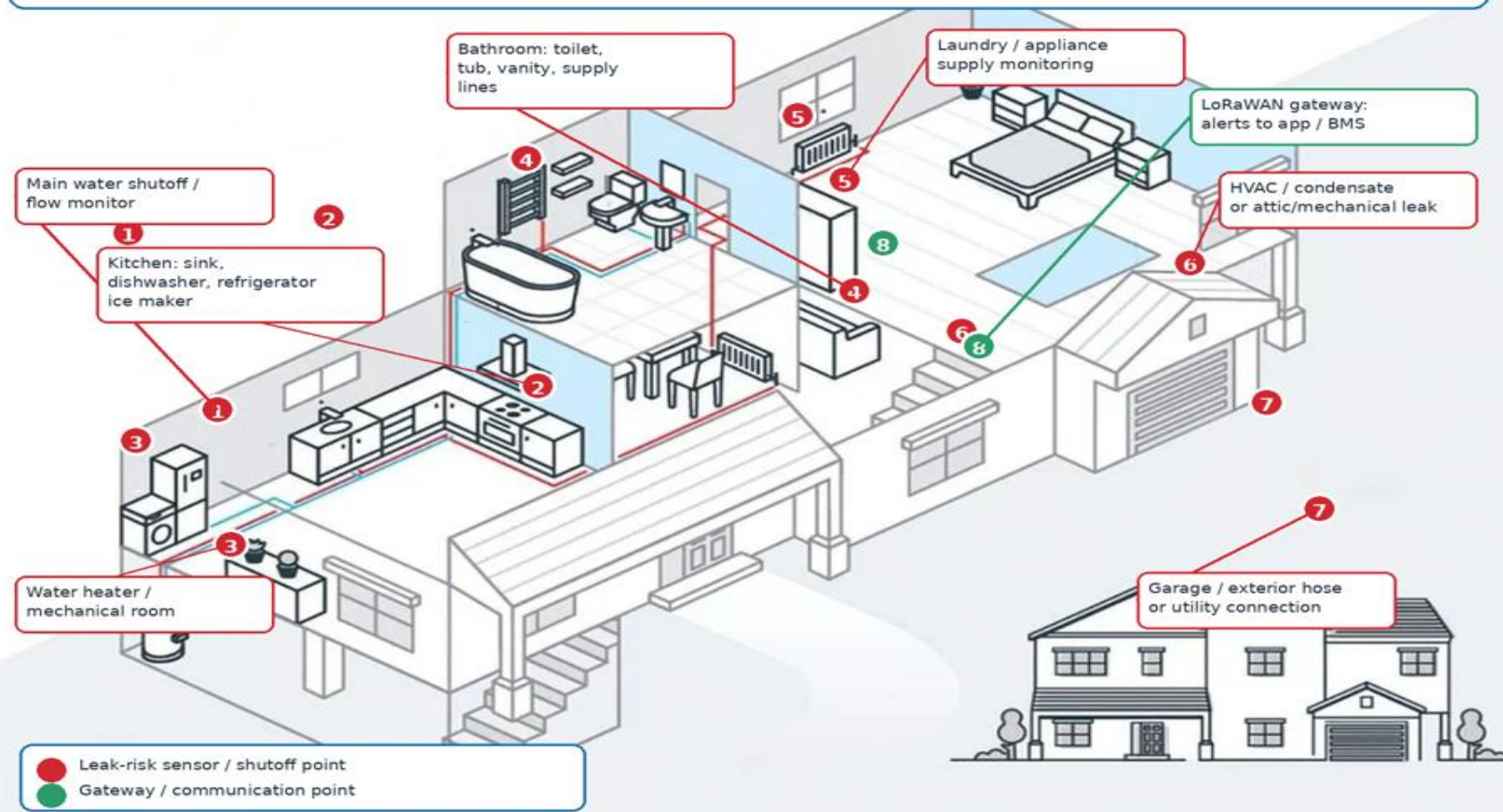
Flow-based inline — Professionally Installed hardwired · Ultrasonic flow detection- e.g. StreamLabs Control



Water leak detection: highest-frequency prevention opportunity

The goal: stop the loss while it's still a drip, not after it becomes a restoration project.

Smart Water Leak Detection: Recommended Sensor & Shutoff Locations



Sensor placement: Under sinks, water heaters, laundry rooms, HVAC condensate lines, sump areas, bathrooms and risers.

Flow-based shutoff: Use flow monitors or auto-shutoff valves where feasible to stop loss at the source.

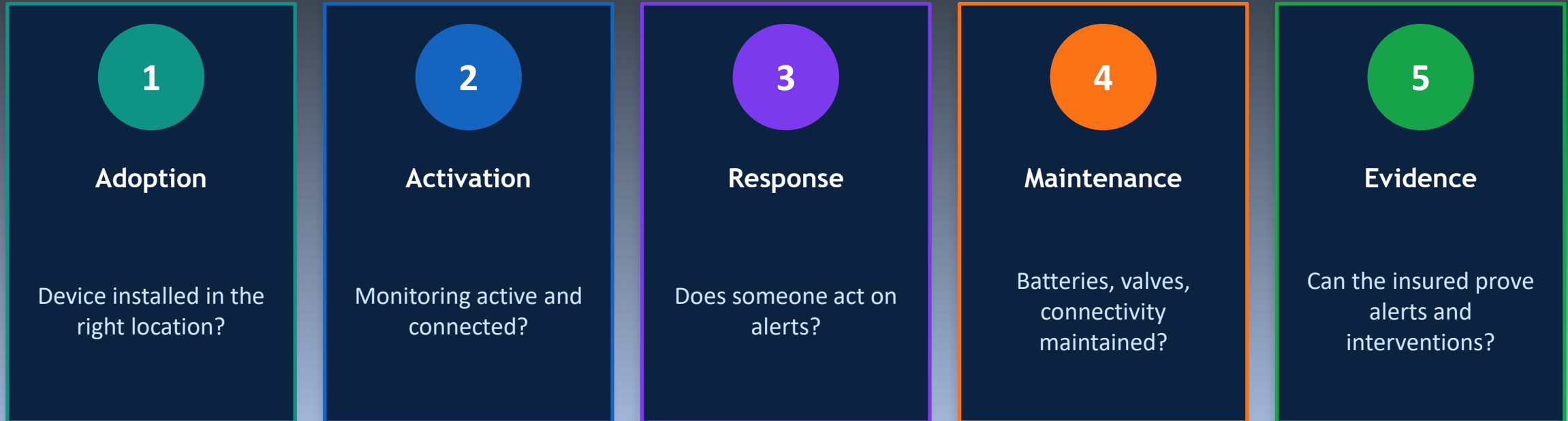
Temperature Sensors: Installed in basements, crawl space and unheated attics.

Humidity Sensors: Installed in basements, laundry rooms and areas of high moisture to prevent mold growth.

Risk-control principle: detection without response is only a notification.

How insurers view connected homes and buildings

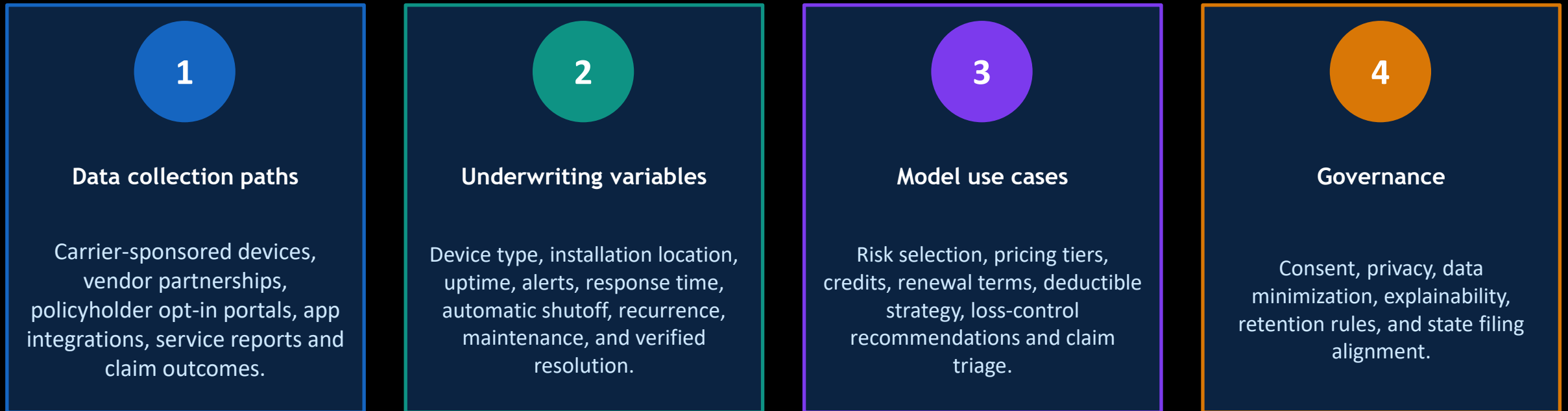
Insurers do not reward 'smart' by itself — they reward credible, documented risk reduction.



Underwriting question: does this home behave differently than an average home after the device is installed?

How carriers collect and use sensor data

The next underwriting frontier is verified risk behavior, not just static property characteristics.



- **Early stage:** Carriers use device ownership/activation as a protective-device discount indicator.
- **Next stage:** Carriers use performance evidence — active monitoring, response, loss avoidance — to refine underwriting and renewal decisions.
- **Mature stage:** Sensor data supports predictive risk scoring, portfolio segmentation, and targeted loss-control interventions.

Sensor data: the bridge to discounts and preferred underwriting

Insurance credits require more than marketing claims — they require auditable evidence.

DATA

What data matters

- Device type,
- location,
- installation date,
- connectivity uptime,
- alert history,
- response time,
- shutoff events,
- maintenance records,
- resolved incident notes.

Underwriting

What insurers need

A credible link between sensor deployment and lower frequency, lower severity, faster mitigation, or improved risk selection across a portfolio.

ROI

Where this is going

- Preferred underwriting,
- renewal narratives,
- risk-improvement documentation,
- premium credits,
- adjusted deductibles, and
- improved coverage terms.

The Verification Challenge

For sensor data to meaningfully inform underwriting, it must be verified — not just claimed.

- ✔ Claimed ≠ Verified — A homeowner saying they have a shutoff valve is not actuarially equivalent to a confirmed, online, functioning device.
- ✔ Discount confidence gap — Carriers need high actuarial confidence to price a 10% reduction — vs. a 3% marketing gesture.
- ✔ Emerging standards — Direct carrier API integrations and third-party verification standards are beginning to emerge.
- ✔ First-mover advantage — Vendors achieving verified-data credibility with major underwriters will occupy a durable market position.

Current discount ranges:

Typical verified connected-home discount

3–10%

Carriers offering device programs or data-sharing agreements are beginning to attract lower-risk policyholders — creating a virtuous cycle.

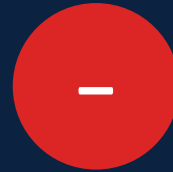
The carrier 'carrot and stick': how insurers incentivize adoption

Insurers use a mix of rewards, requirements, and underwriting pressure.



Carrots

- Free or discounted devices;
- premium credits;
- deductible credits;
- repair credits;
- preferred underwriting;
- stronger renewal narrative;
- concierge help after alerts.



Sticks

- Required shutoff valves for high-value or prior water-loss homes;
- higher deductibles;
- water exclusions or sublimits;
- non-renewal pressure;
- limited markets for repeat-loss properties.



What works best

A balanced model:
insurer reduces upfront friction,
insured agrees to active monitoring
and maintenance, broker/agent
documents the improved risk profile.

What premium discounts or credits are offered today?

Public programs show the direction of travel — availability and discount amount vary by carrier and state.



State Farm / Ting

Eligible State Farm homeowners' policyholders can receive Ting at no extra cost to help detect home electrical fire hazards.



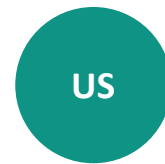
Nationwide/Variou

Smart-home program includes free sensors for home and condo policies; some programs include free water leak devices and policy discount eligibility.



Chubb/StreamLabs

Materials describe customer discounts on water devices and potential homeowners/condo insurance premium discounts in select states.



USAA / Resideo

Connected-home materials describe policy discounts for qualifying water leak detectors, with member device savings through Resideo.

- State Farm Ting, Nationwide Smart Home, Chubb water-device materials, and USAA/Resideo connected-home materials.

Consumer ROI: the payback is bigger than the premium credit

For homeowners, the main ROI is avoided loss — not the insurance discount alone.



Avoided deductible

Often \$1,000–\$10,000+ depending on policy and claim.



Avoided disruption

Dry-out, demolition, mold remediation, displacement and contractor coordination.



Premium protection

Fewer claims can reduce future premium pressure and renewal friction.



Asset protection

Preserves finishes, personal property, resale value and household continuity.

*Simple homeowner ROI =
avoided deductible + avoided uncovered repair + avoided disruption + water/energy savings + premium credit – device/install/monitoring cost*

Key point: a 3%-10% premium credit may be attractive, but preventing one water loss usually dominates the economics.

Adoption challenges: why smart home doesn't automatically become loss prevention

The barriers are operational, economic, legal, and behavioral — not just technical.

! Homeowner friction

Installation, Wi-Fi setup, battery replacement, false alerts, app fatigue, and uncertainty about who sees the data.

🕒 Response gap

A sensor alert has limited value if nobody is authorized, available, or willing to enter the home and stop the loss.

🔒 Privacy and trust

Consumers worry sensor data may be used to reprice, non-renew, or penalize rather than protect them.

\$ Cost / benefit misalignment

The person paying for devices may not be the same party that benefits from reduced losses.

- Low adoption is often caused by weak incentives: a small premium credit rarely motivates a costly installation.
- For automatic water shutoff, professional installation can be the biggest single adoption barrier.
- For HOAs and condos, adoption requires board approval, unit-owner consent, access rules, and consistent response protocols.
- For insurers, the challenge is proving connected devices are active, maintained, and actually reduce expected loss.

Who bears the cost of the solution?

The winning economic model depends on property type and who benefits from avoided loss.

Individual homeowner:

Owner buys device and may receive a carrier discount or better renewal outcome. Best for low-cost sensors and DIY installs.

Carrier-sponsored:

Carrier funds or subsidizes device/service to reduce claim frequency and improve retention. Best when loss-prevention evidence is strong.

HOA / condo association:

Association funds common-area and riser/mechanical-room sensors; unit owners may fund in-unit sensors. Best for multi-unit water-loss exposure.

Builder / developer:

Device package embedded at construction or turnover as a safety/resilience differentiator. Best for new communities and build-to-rent.

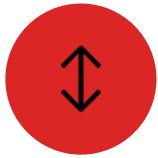
Vendor / service bundle:

Monthly monitoring, maintenance, and reporting bundled into a subscription. Best when response and documentation are part of the value.

Economic principle: the payer should receive either direct loss avoidance, a lower risk-transfer cost, better insurability, or a measurable service benefit.

Multifamily and condos: the larger, harder loss-prevention challenge

One leak can trigger multiple claims, multiple carriers, and multiple decision-makers.



Why losses scale

A leak in one unit can travel vertically and horizontally into other units, common areas, shafts, risers, elevators, and mechanical spaces.



Why claims get complex

The HOA master policy, unit-owner HO-6 policy, renters policies, contractors and subrogation teams may all be involved.



Why adoption is difficult

Separate carriers, separate deductibles, access rights, privacy concerns, board approvals, owner resistance, and unclear maintenance responsibility.



Best answer

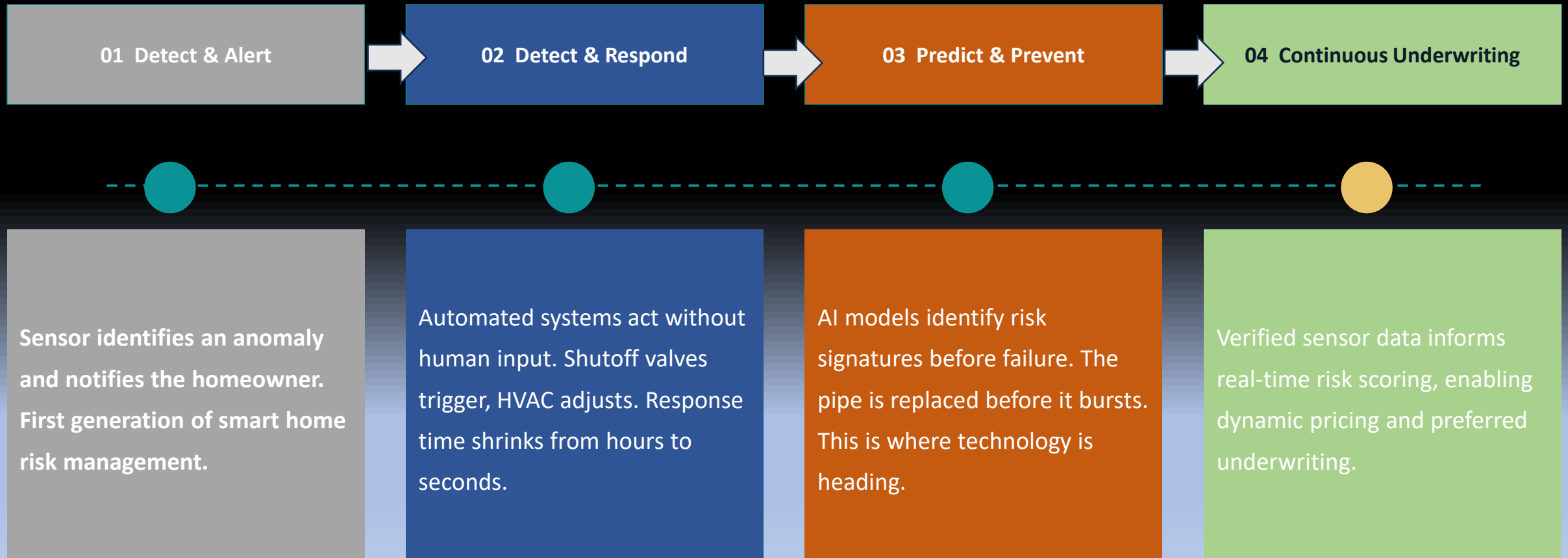
Shared water-loss playbook: common-area sensors, in-unit sensors, alert routing, unit access rules, and insurer-ready reporting.

Sharing the Value Across the Ecosystem

STAKEHOLDER	VALUE CREATED	HOW TO CAPTURE IT
Homeowner	Lower losses, less disruption, property protection	Premium discounts, subsidized devices, preferred policy terms
Insurance Carrier	Improved loss ratios, preferred risk selection, reduced large-loss exposure	Connected-home programs, risk-tiered products, device partnerships
Builder / Developer	Differentiated product, reduced warranty claims, premium positioning	Spec connected systems standard; partner with carriers on buyer programs
HOA / Prop. Manager	Reduced common-area losses, lower master policy costs	Bulk sensor deployment, shared monitoring platforms, carrier negotiation
Smart Home Vendor	Distribution, recurring revenue, validated use cases	Carrier co-marketing, embedded insurance referrals, verified-data programs

From Detection to Prevention

The insurance industry is moving from paying claims to preventing them — here's the progression.



The core shift: convenience is not enough

Smart home technology becomes strategically valuable when it prevents losses and documents risk reduction.

1

Detect

Alert after an abnormal condition appears — water, heat, smoke, freeze, intrusion.

2

Respond

Route alerts immediately to the right person — owner, HOA, manager, alarm center.

3

Prevent

Shut off, intervene, or change behavior before a drip becomes a restoration project.

Insurance value appears when technology changes claim frequency, severity, response time, and evidence quality.

Smart homes delivered convenience.

Safer homes are the next chapter.

The carriers, builders, technology vendors, and property managers who engage seriously now will not have to wait for the market to come to them.



THANK YOU!

Questions?



5. Smarter Homes & Buildings Podcast

Marta Klopotowska (ASHB)



ashb.com/podcast

Join industry experts and leaders from around the globe as they discuss everything smart home and intelligent buildings.



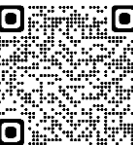
Apple
Podcasts



ASHB is looking for guests and hosts for future pre-recorded episodes. Contact admin@ashb.com for more information.

Recent Recordings:

- Smart Homes for Special Needs: Technology Supporting Autism, Aging & Independence
- The Role of Lighting in the AI-Powered Home
- Basement Flooding Isn't Inevitable: How Technology Can Save Your Home



6. ASHB Whitepapers

Ken Wacks (Ken Wacks Associates)



ASHB
Research Program

Published IBC White Papers can be downloaded at:
ashb.com/whitepapers
Send proposals to admin@ashb.com

Recently Published



6. ASHB Research Library

Ken Wacks (Ken Wacks Associates)

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The ASHB Research Library

The ASHB Library is the #1 resource to find smart home and building research. Our industry papers.

[Access the ASHB Public Library](#). No subscription is needed to view these reports, which are available here.

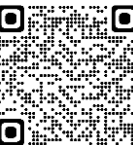
[Access the ASHB Member Library](#), with reports going back three years (2022-present). View reports here.

If your organization is an ASHB member and if you have questions on how to access the ASHB Library, please [contact us](#). Visit the [Members' Directory](#) for the full list of ASHB members.

- 2025 Collaborative Research
- Members' Library**
- White Paper Program (over 1,000 reports and white papers)
- Newsletter (weekly)
- Journal
- Free ASHB Reports (summaries of these reports [here](#).)
- Discounts
- Podcast (reports [here](#).)

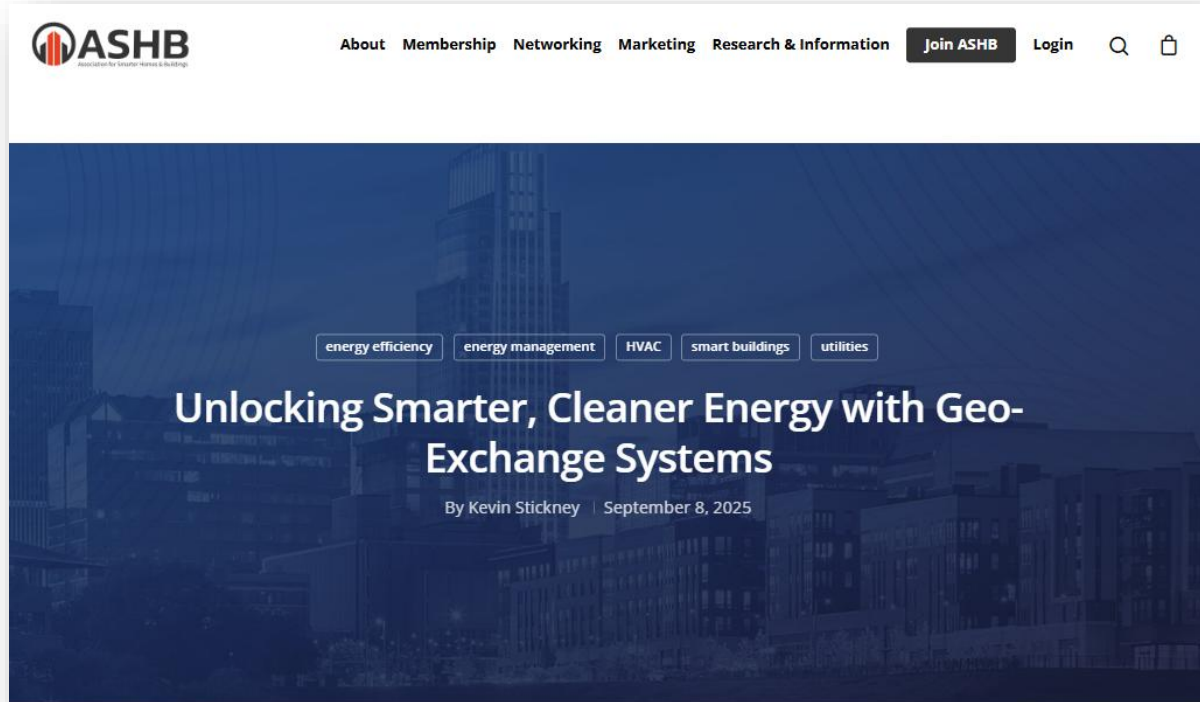
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and How to Choose the Right Technology to Help
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7. ASHB Journal

Ken Wacks (Ken Wacks Associates)



The ASHB Journal aims to educate and inform the ASHB membership and industry at large on emerging research, issues, challenges, and opportunities in the smart home and building sectors.

New articles are posted to the ASHB website, included in the weekly NewsBrief, and circulated on Twitter and LinkedIn.

Send proposals to admin@ashb.com

Recent posts:

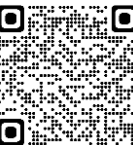
- **Ken Wacks' Perspectives: CES 2026: An irony of humanoids and nostalgia**
- **From Passive Monitoring to Energy Intelligence: Controlling the Invisible Drain in Commercial Buildings**
- **Ken Wacks' Perspectives: A virtual tour of CEDIA Expo 2025**



8. New Business

Ken Wacks (Ken Wacks Associates)

New SHC Business?



9. Announcements

Marta Klopotoska (ASHB)

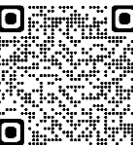
Upcoming Events

Unify by Connectivity Standards Alliance
June 16-18 | Austin, TX

CEDIA Expo
September 1-4 | Denver, CO

International Smart Space Exhibition (ISSE)
September 23-27 | China

IoT Tech Expo
October 19-20 | Amsterdam



10. Adjournment

Ken Wacks (Ken Wacks Associates)

Next SHC Meeting: August 2026

Association for Smarter Homes & Buildings (ASHB)

admin@ashb.com | www.ashb.com | www.ashb.com/shc

Connect to what's next™



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Smart Home Council

