



## CASE STUDY

# How EnviroSmarts WLD Systems Deliver Significant Insurance Premium Reductions

Certified Water Leak Detection · Real-Time Monitoring · Documented Savings

**15%**

Annual Premium Reduction

**0**

Major Water Damage Claims

**2 Wks**

Fast Installation

## EXECUTIVE SUMMARY

Water damage is one of the most costly and preventable sources of property insurance claims. EnviroSmarts has developed a certified Water Leak Detection (WLD) system that continuously monitors properties for leaks, provides real-time alerts, and can automatically shut off water supplies — dramatically reducing both the frequency and severity of claims.

This case study demonstrates how a property management firm partnering with EnviroSmarts and their insurance provider achieved a 15% reduction in annual premiums within the first policy renewal cycle — with zero major water damage claims recorded since installation.

## THE INSURANCE INDUSTRY CHALLENGE

Insurance companies face mounting pressure from water-related property damage claims, which account for a substantial and growing proportion of total property payouts. The core challenge is that most water damage is preventable — if detected early enough.

- High frequency of water damage claims across commercial and residential portfolios
- Difficulty accurately pricing risk without real-time property monitoring data
- Client dissatisfaction from repeated incidents and rising renewal premiums
- Lack of verifiable proof that clients have taken proactive risk mitigation steps

## THE ENVIROSMARTS WLD SOLUTION

EnviroSmarts provides a comprehensive IoT-based water leak detection solution designed specifically for insurance risk mitigation. The compact WLD sensors (28.34 × 63.60mm) are installed at all water entry points and high-risk zones, transmitting continuous monitoring data through a resilient mesh network — giving both property managers and insurers real-time visibility.

### WLD Device Specification

Specification	Detail
Device Dimensions	28.34× 63.60mm (compact housing)
Connectivity	IoT Mesh / LoRaWAN Hybrid compatible
Detection Method	Continuous water flow & leak monitoring
Alert Response	Instant notification + optional auto shut-off
Installation Time	Non-invasive; typically under 2 weeks
Certification	WLD Achievement Certificate issued on completion
Data & Reporting	Real-time dashboard + historical analytics
Insurance Benefit	Up to 15% annual premium reduction documented

## HOW THE CERTIFICATION PROCESS WORKS

Presenting the EnviroSmarts WLD Achievement Certificate to an insurance provider is the key step that unlocks measurable premium reductions. The certificate confirms that a certified engineer has installed and commissioned the system to EnviroSmarts’ standards — giving insurers the verified evidence they need to authorise a reduced risk rating.

01

### Install WLD Sensors

EnviroSmarts certified engineers fit compact WLD sensors at all water entry points and high-risk zones — usually within two weeks.

02

### Real-Time Monitoring

Sensors transmit continuous data via IoT mesh. Any leak triggers an instant alert and optional automatic water shut-off.

03

### Present Certificate

The WLD Achievement Certificate is issued by EnviroSmarts and presented to the insurer as proof of certified installation.

04



## KEY BENEFITS FOR INSURANCE PROVIDERS

- **Risk Mitigation:** By proactively detecting leaks before they escalate into costly damage, insurers reduce the frequency and severity of claims across their property portfolios.
- **Cost Efficiency:** Fewer claims mean lower payouts. Insurers can offer competitive renewal rates to WLD-certified clients while protecting their underwriting profitability.
- **Real-Time Data & Analytics:** EnviroSmarts' monitoring platform provides historical water usage data and incident reports, enabling more accurate risk modelling and pricing.
- **Client Retention:** Offering WLD certification as a value-added service strengthens insurer-client relationships and reduces churn at renewal.

## RESULTS ACHIEVED

### Zero Major Water Damage Claims

Since installation across client properties, there have been zero major water damage claims — eliminating the incidents that previously required significant insurer payouts.

### 15% Annual Premium Reduction

As a direct result of the reduced risk profile established by certified WLD installation, the client received a 15% reduction in annual premiums at the next renewal cycle — allowing the insurer to retain the client profitably.

### Enhanced Risk Modelling Data

The insurance company leveraged EnviroSmarts' detailed monitoring reports to refine their risk models, leading to more accurate premium pricing across all client accounts.

### Two-Week Installation, Near-Zero Disruption

EnviroSmarts engineers installed the system across multiple properties in just two weeks with near-zero disruption to building operations. Full transparency was provided throughout.

## WHAT OUR INSURANCE PARTNERS SAY

*“Implementing EnviroSmarts’ water leak detection system has been a win-win. We’ve seen a significant reduction in claims, which directly impacts our profitability, and our client is happier with lower premiums and fewer incidents. The system is a valuable addition to our risk management strategy.”*

— Risk Manager, Insurance Provider

## PROOF OF INSTALLATION: WLD ACHIEVEMENT CERTIFICATE

Upon completion of every installation, EnviroSmarts issues a WLD Achievement Certificate of Compliance. This document is the official record of certified water leak protection, accepted by insurance providers as evidence of proactive risk management. Clients present this certificate to their insurer when requesting a premium review.

## RETURN ON INVESTMENT OVERVIEW

The following example is based on typical commercial property data. Individual savings vary depending on property type, insured value, and insurer relationship. Figures shown are illustrative.

Cost / Saving Item	Indicative Figure (per site/pa)
Annual Insurance Premium (before WLD)	\$50,000
15% Premium Reduction	-\$7,500
WLD System Cost (amortised per annum)	+\$1,200
<b>Net Annual Saving</b>	<b>\$6,300</b>
Typical Payback Period	< 6 months

## WHY CHOOSE ENVIROSMARTS?

- **Made in the USA:** American IoT company specialising exclusively in water leak detection for commercial and residential properties.
- **Insurance-Accepted Certification:** The WLD Achievement Certificate is accepted by leading insurance providers as verified proof of proactive risk management.
- **Live Monitoring Portal:** Full real-time dashboard (iot.envirosmart.com) with historical data available to both clients and insurers.
- **Advanced IoT Technology:** ESP32/ESP8266, Wireless mesh, LoRaWAN Hybrid — resilient, scalable, and future-proof sensor architecture.
- **Professional Installation:** On-site installation by certified engineers with minimal disruption to building operations.
- **Full Lifecycle Support:** Ongoing monitoring, instant alerts, automatic shut-off, and regular compliance reporting included.

## READY TO REDUCE YOUR CLIENTS' PREMIUMS?

Contact EnviroSmarts today to arrange a site survey and installation quote.



[www.envirosmart.com](http://www.envirosmart.com)



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