

Insurance Company Discounts for Homes with Fire Sprinkler Systems

Prepare by the Minnesota Chapter – National Fire Sprinkler Association

The Minnesota Department of Commerce states that 60 insurance companies carry homeowners insurance in Minnesota. The first four companies on this list carry 60% of those policies.

Insurance Company	Discount Percentage	Notes
Allstate Insurance	10%-15%	15% with smoke detectors, fire extinguisher and deadbolt locks.
American Family	10%	Grouped with home and fire security systems
Farmers Insurance Group	10%	Depending on other safety features
State Farm Insurance	10 - 14%	Depending on other safety features such as smoke alarms and security system
AAA Minnesota/Iowa	3%	System must be certified as complete
Allied Insurance	About \$50 year	No percentage offered
General Casualty	5%	Must be certified as complete system
Hartford Insurance	13% 8%	* Full system including attics, attached structures and bathrooms * Partial system excluding areas listed above NFSA linked as fire safety resource
Prudential/Liberty Mutual	12%	With complete safety package. Links include Home Fire Sprinkler Coalition
Safeco	10-15%	Depending on other safety devices
Travelers Insurance		Depends on credit rating and age of home
West Bend Mutual	8%	System must be certified as complete