

Insurance Company Discounts for Homes With Fire Sprinkler Systems

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