

NFSA Homeowners' Insurance Credit Survey - August 2010

State	% Savings	Insurance Carrier	Installed in Accordance w/NFPA 13D	Entire house protected Y/N	Comments
MS	6-10%	Alfa	Yes	Yes	
ONT	0-5%	Axa	Yes	NA	
CO	0-5%	Allied/Nationwide	Yes	NA	Less than 2% because of sprinklers.
CA	6-10%	AllState	Yes	Yes	
CA	16-20%	AllState	No	Yes	Garage, attic, closets & bathrooms all sprinklered
GA	0-5%	AllState	Yes	No	
IL	6-10%	AllState	Yes	NA	
KS	0-5%	AllState	Yes	Yes	
TN	0-5%	AllState	Yes	NA	
WA	0-5%	AllState	Yes	No	
FL	0-5%	American Family	Yes	NA	
CO	0-5%	American National	Yes	No	Basement is protected in an older home. No actual egress through the windows. I'm a suppression contractor, put one in the basement, didn't let the insurance co. know, did it for peace my of mind.
AZ	0-5%	Ameriprise	Yes	NA	
GA	6-10%	Amica	Yes	NA	
PA	>20%	Amica	Yes	NA	The higher return is because of central monitoring. The credit would be only 13% w/o monitoring.
MI	0-5%	Auto Owners	Yes	NA	Agent says that underwriter is looking into offering discounts. Agent did offer alternate discounts for 15%
MI	16-20%	Auto Owners	Yes	NA	I receive a 20% discount on insurance for protection house w/ residential fire sprinklers. It has been in operation for 5 years and the savings nearly paid for itself.
FL	11-15%	Chartis	No	Yes	my system much heavier than 13d, with a/s in all rooms, closets, bathrooms, garage, and attic, plus all storage rooms.independent connection at street, annual inspections.net savings, all premium.confusing, as have umbrella policy, covering 3 other properties i own.\$150 on about \$1,000 sprinklered. must have underlying base/primary coverage on rental properties...good luck
IN	6-10%	Chubb	Yes	Yes	Both 4 and 5 are yes answers. Savings is 10%
VT	6-10%	Concord Group	No	Yes	
IL	>20%	Country Companies	No	Yes	Have a pump & tank, all wired to an alarm system. Without the alarm system we would not have gotten as large of a discount
FL	0-5%	Farm Bureau	Yes	NA	13D plus have heads in bathrooms but not in smallest closets.
TN	6-10%	Farm Bureau (of TN)	Yes	No	
TN	6-10%	Farm Bureau	Yes	NA	
TN	0-5%	Farm Bureau	Yes	NA	
MO	0-5%	Farmers	Yes	No	My house is NOT sprinklered but would like to receive results of survey. If it were it would be NFPA 13D requirements.
WA	6-10%	Fireman's Fund	Yes	NA	
TX	0-5%	Germainia	Yes	NA	No discount at all, said they were considering raising rates because of potential water damage from leaks.
NY	0-5%	The Hartford	Yes	Yes	
ME	11-15%	Horace Mann	Yes	NA	I am very interested in the results of the survey.
NM	0-5%	Kemper Ins.	No	Yes	
FL	0-5%	Liberty Mutual	Yes	NA	
TX	11-15%	Lloyds of London-Chubb	Yes	Yes	My house is installed in accordance with NFPA 13D but I have also protected the closets, bathrooms, porches, garages too.
NY	0-5%	Met Life	No	Yes	I receive a total of 20% discount for monitored alarm system & sprinklers, breakout is 15% for alarm sys., 5% for sprinkler. The sprinkler credit looks light.
NY	11-15%	Metropolitan	Yes	NA	Straight NFPA 13D system, but most closets & bathrooms are protected since they are larger than 24 SF & 55 SF respectively.
WV	11-15%	Motorist Mutual	Yes	NA	
IL	0-5%	Nationwide	Yes	NA	
PA	6-10%	Nationwide	Yes	Yes	

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ME	0-5%	Patrons Oxford	Yes	NA	
WA	>20%	Pemco	Yes	NA	Received maximum credit 25% due to having fire sprinklers and a monitored fire alarm system.
NH	0-5%	Progressive	No	No	Retrofitting c. 1958 residential Cape.
NH	0-5%	Progressive	No	No	Just one head I put in furnace room gave me a discount.
TX	6-10%	Safeco	Yes	NA	
AZ	16-20%	State Farm	Yes	NA	I feel safer leaving my home knowing I have the protection.
CA	6-10%	State Farm	Yes	NA	
CA	6-10%	State Farm	Yes	NA	
CA	6-10%	State Farm	No	Yes	System in my house is installed in several tracts throughout city of Highland. System lacks several required elements, including shutoff valve (must turn off at meter), there is no valve or drain piping.
FL	0-5%	State Farm	No	Yes	
FL	6-10%	State Farm	Yes	NA	
FL	6-10%	State Farm	No	Yes	
GA	6-10%	State Farm	Yes	No	Bathrooms yes, small closets no.
HI	6-10%	State Farm	No	No	Although I answered no to the NFPA 13D question, for the most part it is, am just missing a water flow (local) alarm since the system is not monitored. It is spaced correctly and is installed correctly.
IL	11-15%	State Farm	No	Yes	
IL	11-15%	State Farm	Yes	Yes	
MO	6-10%	State Farm	Yes		10% for 13D, higher if protected per NFPA 13 but not worth the extra expense.
MT	6-10%	State Farm	Yes	No	
TN	16-20%	State Farm	Yes	No	
SC	11-15%	State Farm	Yes	Yes	Closets & bathrooms protected in accordance w/NFPA 13D. Small closets & bathrooms less than 55 SF are not protected.
WA	11-15%	State Farm	Yes	No	
WA	11-15%	State Farm	Yes	Yes	Insurance people don't have a clue about how fire sprinklers work. I also have seen language that states that the home be fully protected including the attic, and that is not done with 13D systems. An education campaign needs to be done for the insurance agents and other insurance professionals. The Hollywood stereotype of all the fire sprinklers going off, like in the movies, have done immeasurable damage to the fire sprinkler industry. Almost 100% of the people that you ask will say that all of the fire sprinklers in a house will go off in the event of a fire. My wife was a police/fire dispatcher and took a call from a mother screaming for help. Her two yr old and four yr old boys had been playing with a lighter in their bedroom closet and caught their house on fire. The FD was located less than a mile from the house and got there w/in two minutes, but that was not soon enough to save the lives of these two boys. The only thing that would have saved them would have been a residential fire sprinkler system.
IL	6-10%	State Farm	Yes	NA	
TN	0-5%	State Farm	Yes	Yes	Closets & bathrooms that are able to be omitted according to NFPA 13D are not sprinklered. movies have done immeasurable damage to the fire sprinkler industry.
NY	16 - 20%	The Hartford	Yes	Yes	
AL	6-10%	Travelers	No	No	
CT	6-10%	Travelers	Yes	No	
IL	0-5%	Travelers	Yes	Yes	
KY	6-10%	Travelers	Yes	NA	
TX	16-20%	Travelers	Yes	Yes	The only problem being the max discount is 20% which you can get by having a monitored fire alarm/burglar alarm system or fire sprinklers. Therefore a home with the alarm system gets nothing additional for the fire sprinklers.
UT	0-5%	Travelers	Yes	Yes	
WI	16-20%	Travelers	Yes	NA	
FL	0-5%	USAA	Yes	NA	
MD	6-10%	USAA	Yes	yes	
OH	6-10%	USAA	Yes	NA	

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MA	11-15%	Vermont Mutual	Yes	NA	
BC	6-10%	Wawanesa	Yes	NA	Discount not totally clear for sprinklers, it is lumped with other items like monitored alarm system. I feel this is sort of the best kept secret in the insurance industry, not offering great discounts for fire sprinklers. Would be interesting to compare an entire city that it's mandatory, like Scottsdale, and see if the base rates for buildings over 10 - 20 years old are lower due to mandatory sprinklers.
WI	6-10%	West Bend Mutual Ins.	Yes	No	All protected except attic and three small closets.
SD	6-10%	N/A	Yes	NA	
MN	6-10%	N/A	No	Yes	The garage is also sprinklered but is a heated garage. I am on a well so I have a fire pump. I have a generator sized for the locked rotar (35KW) w/automatic transfer switch, I have 2-500 gals of stored water.
TX	0-5%	N/A	No	Yes	

Discount	% of Respondents
0-5%	35%
6-10%	38%
11-15%	14%
16-20%	9%
>20%	4%