

Insurance Company Fire Sprinkler Survey

The following Insurance Companies were polled with the question of whether they allow home owners insurance discounts if the residence has a sprinkler system installed. Partial discounts are given for residences with sprinklers in “living” areas; full discounts are given for residences with sprinklers in ALL areas. “All” to include: bathrooms, attics, closets and attached structures.

Insurance Co.	Premium Discount Yes/No & Percentage
Country Insurance & Financial Svcs	Not for Residential, Commercial Only
Sublimity Insurance Co.	Yes 3%
Farmers Insurance	Yes Partial 5% Full 10%
SAFECO	Not in Oregon, but do in Washington
American Family Insurance	Yes. Must be professionally installed/maintained 10% discount
Unigard Insurance Co	Yes. 13% full with alarm and detectors 8% partial with alarms and detectors
Grange Insurance Group	Yes, 5% partial 15% full Sprinklers and Central Alarm
Mutual of Enumclaw	Yes 5% with local alarm 10% with Fire, Police, or Central Station alarm

Insurance Co.	Premium Discount Yes/No & Percentage
Liberty Northwest Group	Liberty NW No North Pacific Yes 10% Full 6% Partial
Chubb Group of Ins. Companies	Yes 10% Discount
Oregon Mutual Insurance Co	No
State Farm Insurance	Yes Full 10% Partial 5%
Nationwide Insurance	Yes 2% Partial 5% Full And with alarms present.
Allstate Insurance	Yes Full only, up to 10%
California Casualty	Yes 10% Full 5% Partial