

The following is a brief list of insurance companies that offer discounts for residential fire sprinkler systems. The discounts indicated are on a national perspective (unless noted otherwise) and are based on a homeowner's total premium.

Insurance Provider	Discount	Requirements
Allstate	5%	There is no distinction between full or partial systems, and documentation is only required upon agent's discretion.
Hartford	13%	Discount is offered only when entire home has been installed, and documentation is required.
Liberty Mutual	8% and 13%	Eight percent covers partial installation with smoke alarms. Thirteen percent is offered when a full system is installed.
Prudential	8-15%	A 10% discount is offered for partial systems (except in NHJ and MS). Twelve percent is offered for all complete systems except in TX (8%), NJ and MS (15%). All discounts require documentation.
State Farm	5% and 10%	A 5% discount is offered for partial systems, and 10% for full systems. Documentation and maintenance are required for both.
Kemper	10% and 12%	Dwelling compliant with NFPA 13D receive the 10% reduction. Residences with full systems beyond the standard receive 12%. All discounts require documentation.