



State Farm Position Statement Amendment to 2009 Edition of the International Residential Code (IRC) (WAC 51-51) Residential Fire Sprinkler Requirements

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Mr. Chair,

My name is Scott Kramer and I am here today representing State Farm Insurance® as a member of their management team located in Dupont, WA.

State Farm appreciates the opportunity to participate in the discussion here in the State of Washington about the residential fire sprinkler provisions contained in the 2009 International Residential Code (IRC). As background for our high level of interest in this discussion, State Farm (as of 2008) insures approximately 17.5% of the Washington Homeowners market.

State Farm would like to go on record as supporting the adoption of the most recently published edition of the 2009 IRC with no modifications to the residential fire sprinkler provisions or transfer of the provisions to an appendix. The sole exception to our stance would arise if any modifications would strengthen the Code's sprinkler provisions.

Altering the current sprinkler provisions or removing them as a requirement under the code, weakens a part of the code which has been shown to reduce the chances of dying in a fire and the average property loss by one-half to two-thirds compared to where sprinklers are not present.¹ It may also introduce unintended consequences into the equation if requirements in other parts of the code were lowered or will be lowered because sprinkler systems were anticipated to be part of a home's fire protection package.

The toll in lives and cost from residential fires is enormous. Therefore the benefits of installing a sprinkler system in a home far outweigh any possible downside. On behalf of our policyholders we must take all reasonable steps to reduce the nearly 2,500 national yearly deaths and over \$6.2 billion in direct property loss caused by fires in one and two-family dwellings.² It is beyond dispute that when properly installed, sprinklers save lives, protect property, and reduce the risks to fire fighters. To this point, State Farm has long felt that it is our social responsibility to provide a premium discount for those homes with residential fire sprinkler systems meeting nationally recognized standards.

Further, State Farm supports its belief in the value of home sprinkler systems by its involvement in the Home Fire Sprinkler coalition and its sponsorship of the National Fallen Firefighters Foundation.

Again, State Farm appreciates the opportunity to be here today. Thank you for your time.

¹ Source: NFPA U.S. Experience with Sprinklers and NFPA's Fire Loss in the United States, November 2003, Kimberly D. Rohr.

² Source: [Fire Loss in the United States 2007](#), Michael J. Karter, Jr., August 2008 and previous reports in the series.