

With all the commercials that we are barraged with each day telling us how we can save money on our [car insurance](#), there is one group of people that should run as fast as they can from these ads. That is the senior citizens in our society. Insurance companies are out to make a profit and they have found that above a certain age, their profit margins run razor thin to nonexistent. Because of this, if you are a senior citizens, you should know the rules that the insurance companies are playing under and how they can affect you.

Insurance companies are not really allowed to openly discriminate against the elderly when selling a [North Carolina auto insurance policy](#). But they have ways of making sure that they either drive these customers off, or remove the wonderful discounts that they offer to their more profitable age groups. With that in mind, it is wise for anyone approaching age 72, to find an insurance company that they like and are happy with and stay there. There are several insurance companies who have made it their niche market to target the elderly and they will offer senior discounts to senior citizens up to a certain age group. Typically, these companies will also stay true to their elderly clients even as they age into age brackets that would scare the average car insurance company. Also, it is easier to get a company to renew your policy than it is to get one to write you as a new client so staying put with an insurance company that you like once you approach your seventies is a good plan.

Recently we had a client in his early seventies who wanted to cut his auto insurance costs. He responded to an ad and eventually changed his policy to the new company. Unfortunately for him, the company sold him a teaser rate and on the first renewal his rates increased dramatically. He contacted us to see if we could take him back but the company that he was with, although very friendly to senior drivers, has different rules for new policies than they do for renewals. Therefore his rate with the same company he had before was now also increased. We begged him not to switch, knowing that this scenario would surely happen and of course it did. The other collateral damage for this client was his [homeowners insurance policy](#). When he switched his auto insurance, he lost his multi policy discount on the home insurance so that policy went up in price as well. The other insurance company that wrote his auto insurance didn't insure homes so he couldn't put those together again to receive the discounts he deserves since he is buying both types of policies.

If you are approaching your seventies and you are not sure if your auto insurance company is a senior friendly type company, please give us a call, toll free at 877-687-7557 and we will do our best to help you understand what you are dealing with. The main message here is that shopping around for the best rates on car insurance is a dangerous bargain for people approaching their seventies. Find an insurance company that you like and trust, and plan to stay

there for the duration.

At Clinard Insurance Group in Winston Salem, NC, we want all of our clients to be informed insurance consumers. We work hard to make sure that our clients have the protection that they need at the best possible prices for their [home insurance](#) , [auto insurance](#) , [life insurance](#) and their

[business insurance](#)

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