

We see so many ads on TV today exhorting us to call the 800 number and [get an auto insurance quote](#).

Save money they all say. But it's what they aren't saying that should be screaming the loudest in your ears. Because what they aren't saying should warn you not to call them.

Ok, so what is it they are leaving out of the call me now messages? In short, you don't hear them asking you to call them to [save money on your homeowners insurance](#). And if you live in NC, that is an important distinction. Because in NC, you see, insurance companies are pretty reluctant to write homeowners insurance due to the way the legislature has preloaded the system to protect those with beach properties at the expense of everyone else. If want to read about how this problem developed, please read my blogs on the homeowners insurance crisis

[Part I](#)

and

[Part II](#)

. To better understand how it all turned out, read

[my blog on house bill 1305](#)

. The bill passed by the way.

So what does this mean for you? Well, I can tell you that when someone calls our office and wants us to quote or write only their home insurance, we are left with a diminished marketplace for their protection. Most insurance companies in NC will now not write a homeowners policy without the auto insurance policy to support it. Of course, those that have just their home insurance in place with an insurance company are pretty safe for now. I have not heard of many cases of mass cancellations of standalone homeowners policies in NC at this time. But there has been some activity that comes in the form of consent to rate letters. To learn more about that, [read my blog on consent to rate letters in NC](#).

So this diminished marketplace means higher rates on homeowners policies that are being moved around without the auto policy for support. So, if you take the advice of the ads on TV, and move your auto insurance to a new company to save money, the homeowners policy that you now leave behind, unsupported by your auto policy, might be non renewed at the end of the policy term or you may see dramatically higher rates on that policy at the next renewal.

The hard market for homeowners insurance in our state means that you as an insurance consumer must play your cards carefully when making changes. If your home and auto insurance are with the same company now, then you should be careful to keep these policies

together until the homeowners insurance market in NC softens. Separating them can end up costing you a lot more money and grief over time. And it's not likely that the auto insurance company that is screaming for you to save money on your auto insurance by calling them is going to let you in on that secret. For the most part they would love to take your very profitable (for them) auto insurance and leave behind your more problematic homeowners insurance.

At [Clinard Insurance Group in Winston Salem, NC](#) , we take pride in working hard to help every insurance buyer become a better informed consumer. We still have open markets for standalone homeowners insurance but they are closing up over time as the market continues to harden in this area. If you need help with your

[home insurance](#)

, your

[auto insurance](#)

, your

[business insurance](#)

or even your

[life insurance](#)

, I hope you will feel free to call us, toll free, at 877-687-7557 or visit us on the web at

www.ClinardInsurance.com

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