

The [North Carolina Homeowners Insurance](#) market has undergone wild gyrations this year as insurance company rate makers have tried to react and prepare for regulatory changes with the NC Beach Plan.

The uncertainty of the legislatures actions and the slow motion change of the rate bureau in North Carolina have led to some crazy rate changes for homeowners policies in North Carolina.

As a consumer, you want to tread carefully before switching companies.

For those NC homeowners who watch the bottom line costs of their home insurance policy, 2009 might have held some real sticker shock surprises. As our fragile Beach Plan Insurance Program threatened to take down the entire system of

[home insurance in North Carolina](#),

the insurance companies reacted with rule changes, rate changes and the dreaded

[consent to rate forms](#)

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It's enough to make my head spin, little wonder that it has caused great confusion for the insurance consumer.

If you are thinking of shopping for a better rate on your homeowners insurance policy, here are a few tips that you might want to consider:

First of all, if you are thinking of getting a NC homeowners insurance quote online, be careful. Insurance is a complicated contract and there is a reason that agents are heavily regulated and must be licensed by the state.

Don't put your largest assets at risk in a do it yourself disaster.

I suggest that looking for a knowledgeable agent on line is a good idea, but trying to rate and issue the policy yourself is at best ignorant and at worst financial suicide.

Secondly, take a good look at the covered value of your home on your current policy. Make sure that this number makes sense in the context of what it would take to rebuild your home at today's prices.

Many people simply ask for a quote that matches their current coverage amount with questioning if that is the correct coverage limit for them.

Third, don't forget to carry the highest liability limits that you can afford. Liability coverage is truly protecting you for the unknown and possibly unlimited loss.

It is cheap protection and it makes no sense to skimp pennies here.

Fourth, if you have unusual valuable items like musical instruments, stamp or coin collections for jewelry, you should consider having it scheduled for an agreed amount on your policy.

Fifth, you will always save money on both your home and your [auto policy](#) if you combine them

with the same insurance company.

There are times when you may not be able to do this due to prior losses or a specialized need on one policy or the other, but those cases are rare.

Last of all, I would recommend that you use an independent agent to help you with your homeowners insurance quote. An independent agent represents many different companies and can help you find the company that is really targeting your type of home, not only from a pricing standpoint but from an underwriting rules standpoint.

At [Clinard Insurance Group in Winston Salem, NC](#) , we want all insurance consumers to be educated consumers. If you need help with your NC homeowners insurance policy, please feel free to call us, toll free, at 877-687-7557.