

A consent to rate letter in NC is a form that you sign to give your insurance company the right to charge you a rate that is higher than the state mandated maximum rate. If your insurance company is asking you to sign a form of this type, then one of two things is happening. Either you are too high a risk for them and they are trying to run off your business, or, the insurance company is making some wide sweeping changes to their book of business and need higher rates from you to make these changes work. Either way, you should be careful before you sign this form. Generally it makes sense to go shopping for another agent or insurance company if you are facing a consent to rate letter. [To learn more about this read my blog here](#) .