

Most everyone with children is vaguely aware of it, when their teenagers get licensed, they are going to have to pay a lot more for their [NC auto insurance policy](#). But just how much more and for how long remains a bit of a mystery for a lot of parents. While the ins and outs of getting

[the best teen driver insurance rates](#)

are too much to explore in this blog, I do want to help the reader understand exactly how the inexperienced operator surcharges apply to NC auto insurance policies. Read on to lift the veil of mystery on this issue.

We all know that young drivers have more accidents because they are just not experienced drivers. And as they gain experience, they become better drivers and less likely to be involved in an accident. Also, those teen drivers who have their own cars are also several times more likely to be involved in an accident with that vehicle. These two realities can go a long way toward explaining the rating system in NC for teen drivers.

The extra money that you will pay on your auto insurance policy for your teen driver is called the inexperienced operator surcharge. This surcharge has 6 categories and how much extra you will pay is determined by the category that your child falls into.

The first category asks the question of whether or not your child is a primary operator or an occasional operator of a vehicle. Primary operator simply means that your child is furnished a car of their own to drive. You don't really have a choice about this as the insurance company will simply take the number of cars on your policy and the number of drivers on your policy and apply a driver to each car. If you have 3 cars and 3 drivers, well then your teen is going to be listed as a primary operator. The surcharge for primary operators is about twice that of an occasional operator.

The second category that affects the amount of surcharge on your policy for your teen driver asks the question of how long your child has been licensed. The inexperienced operator surcharges last for 3 years and there are 3 categories, one for each year of driving experience. The NC auto insurance policy rules allow the insurance company to leave your child in their current experience level tier until the policy comes up for renewal. This generally has the effect of forcing you to pay for the surcharges longer than you need to for each tier. There is a way around this and it can save you quite a bit of money. To learn that trick read my blog about [The](#)

[IEO rate loophole](#)

At [Clinard Insurance Group, in Winston Salem, NC](#) , we want all of our clients to be informed insurance buyers. We specialize in helping families with teen drivers and as such, we have created several tools to help families deal with the safety and insurance issues associated with teen drivers. Visit [our teen driver help page](#) or call us, toll free, at 877-687-7557 for more help with your young drivers.