

In North Carolina, all drivers must provide proof of insurance in order to obtain a drivers license. This rule is designed to reduce the number of uninsured drivers out there on our roads and highways. The cross check mechanism for maintaining this rule is the DL 123 form and if you have _____ a teen driver _____ who is eligible to get his or her license, then you will need this form.

When you take you teenager in to the DMV to take the road test to get his or her license, one of the things you must have with you is a signed DL 123 form. This form will state your child's full name and date of birth and will show your insurance company name and your policy number.

Requiring this form is the way that the DMV makes sure that your child will be an insured driver when he or she leaves the DMV offices with that shiny new driver's license.

When you request this form from your insurance agent, they will set up the file to add your child as a driver to your policy as soon as you have your child's new drivers license number.

Of course adding a teen driver to your North Carolina auto policy will mean a drastic increase in the cost of the policy. That's because young drivers are inherently more dangerous and cause accidents more frequently with higher severity.

Some people can be quite creative in trying to find ways around adding their child to their policy.

The DL 123 form is designed to combat that behavior.

And let's face it, if you are paying the full freight for your teen driver on your policy, you should want everyone else to do it as well or else you will be subsidizing those that don't.

At Clinard Insurance Group, in Winston Salem, NC, we work hard to help our clients be informed insurance consumers. If you need help with your [teen driver insurance](#) or safety questions or if you would like help with your

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