

In NC, the personal auto policy has a 3 year inexperienced operator surcharge. The surcharge has 3 tiers, one for each year of driving experience. As you child obtains another year of driving experience, your rate will be moved to the next tier. Each tier is progressively less expensive. In addition, each tier has a subcategory, designating your child as a primary operator of a vehicle or as a an occassional operator. If you have more drivers on your policy than vehicles, then the inexperienced operator charge for your child will be much lower as you child will be classified as an occassional operator.