

SENATOR KRISTENSEN: You must wait until you're 17 years of age to get your driver's license unless you've taken a driver safety course.

SENATOR HABERMAN: Okay.

SENATOR KRISTENSEN: Then you can get it at 16.

SENATOR HABERMAN: If you haven't taken a driver's education course, you have to wait till you're 17. Is that correct?

SENATOR KRISTENSEN: To get a permanent license, yes. That is not true with a learner's permit.

SENATOR HABERMAN: Do 70 to 90 percent of the schools offer driver's education now?

SENATOR KRISTENSEN: I was just looking through the transcripts, Senator Haberman, of the committee and found that there is only 29 school districts that don't offer some driver's education and only about 4 counties, but that isn't the real number. The real number is that the percentage of participation has dropped off from almost 90 percent of the students taking driver's education to now about half.

SENATOR HABERMAN: Okay. Is it true that there are two insurance agencies that offer a discount?

SENATOR KRISTENSEN: I assume that you're inquiring about do they offer a discount for taking driver's education?

SENATOR HABERMAN: Yes.

SENATOR KRISTENSEN: I don't know the number of insurance companies. I do know that some do, but I don't...I can't tell you which they are and I don't know the number.

SENATOR HABERMAN: Well, as I understand it, AAA and Farm State Mutual give a discount and I was told that with a male it will take two years to get the money back to pay for this and with a female it will take three years to get the money back through the insurance agency to pay for the student taking the course and it seems to me that we're saying to the citizens here that you're going to have to take driver's education. And I was told by Mr. Jensen it costs \$125 and some parents are going to say,