

# HOME SCHOOL<sup>®</sup> LEGAL DEFENSE ASSOCIATION

*Advocates for Family & Freedom*

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EXHIBIT NO. 12 <sup>12</sup>

DATE: 4/5/05

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April 5, 2005

Representative Ed Butcher

VIA FACSIMILE: (406) 444-4823

Re: Parent Taught Driver's Education Insurance Discounts

Dear Representative Butcher:

The option for parents to teach their own children driver's education is spreading all across the country. Many states either allow parents to simply teach their children driver's education themselves or they specifically approve certain parent taught driver's education programs (programs that meet the Department of Education or Department of Motor Vehicle Standards).

To our knowledge, automobile insurance companies make no distinction between parent taught driver's education programs and other driver's education programs. Over my twenty years working and directing the legal department of Home School legal Defense Association, we have never received a complaint from a home school parent claiming that they could not obtain a discount for their student driver because they took a parent taught driver education program.

In addition, the statistics show that students that are taught by their parents how to drive become better drivers and have a better driving record than other students since they have less accidents and traffic tickets. For example, compare the following facts:

According to insurance company statistics, out of every 100 teen drivers:

- 37 will be ticketed for speeding,
- 28 will be involved in accidents,
- 13 will be injured in an automobile accident,
- 4 will be ticketed for driving under the influence of alcohol or drugs, and
- 1 will be killed in an automobile accident.

On the other hand, according to a University of Colorado-Colorado Springs survey, for every 100 students using a parent-taught driver education program (provided by the National Driver Training Institute of Colorado Springs):

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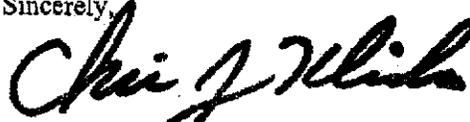
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- 8 were ticketed for speeding,
- 8 were involved in accidents,
- 6 were injured in automobile accidents,
- 1 was ticketed for driving under the influence of alcohol or drugs, and
- there were NO fatalities.

These statistics show parent-taught driver training saves lives.

Sincerely,



Christopher J. Mlicka, Esq.

CJK/vnm