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LB 176

16 to 14, or a rejection and then the offering of the Senator Hilgert amendment to age 14. Thank you.

SENATOR SCHIMEK: Thank you. Senator Janssen, you are next.

SENATOR JANSSEN: Thank you, Madam Speaker. I don't want to take up a lot of time. I want to bring up the fact that these...these jet skis do cost a lot of money. Senator Bromm and I were visiting a little while ago about 6, 7, 8, 9, 10, 11, 12 thousand dollars, somewhere in there, probably more. I have no idea. But when you...when they cost that much money, I'm sure that these...this type of watercraft is insured. And would Senator Engel please yield to a few questions?

SENATOR SCHIMEK: Senator Engel, would you respond to a question or two?

SENATOR ENGEL: Oh, yes. Yes.

SENATOR JANSSEN: Senator Engel, you've been in the insurance business for a good many years and I would imagine you've watched the...with the advent of the jet skis come along and people are probably putting them on their homeowners policy or a rider somewhere or another. Does your...the insurance company that you represent, do they insure this type of watercraft?

SENATOR ENGEL: We...we do...we do insure the jet ski, but they underwrite them very, very, very carefully because they'll insure anyone. I cannot...buying coverage on a jet ski, we have to send it in on an inquiry basis before we can insure them.

SENATOR JANSSEN: You...why do you...why do you look at them real carefully? Why do you...do you put a rider on it if they have them?

SENATOR ENGEL: Well, either we insure...either we insure them or we don't insure them because of the...because of the...like I say, they are very swift motor...motorcraft and there are a lot of accidents and they are...actually, they feel they're basically...they're a fairly dangerous vehicle to drive, and you have to be in control. You have to know what you're doing, and you should be...I think your driver's course here is probably