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the most important part of this whole bill, if I can respond to that, if I can say something about that. I think your...your education is one of the bigger parts of this. As far as the age limits of 14 or 16, that doesn't bother me so much as long as they have the training. But the...but they are difficult to insure because they are a dangerous craft.

SENATOR JANSSEN: So then the reason that your...that you are a little skeptical about insuring them is for the...is the fact that there have been a lot of accidents, and where those...there probably have been personal injury or ruined...ruined the watercraft. I am sure the company that you work for has made a study of this and found this to be true. That's why they don't really want to insure them that bad. Is that right?

SENATOR ENGEL: Well, that's true, but it isn't all, to be honest with you, it's not just the 14-year-olds, 15-year-olds, and 16-year-old that are having the losses with it. A lot of the losses are with adults that are out there playing with these...with these machines. So I can't blame it all on age. I think, yeah, experience is a big item, of course, it's a very big item, and I think they should have the training but it's how mature, how maturely you're handling the vehicle is about what it amounts to, so it's not just the kids.

SENATOR JANSSEN: Do you have the same problem with a regular motorboat, say a inboard or outboard motorboat? Do you look at those as closely as you do the jet skis?

SENATOR ENGEL: Not as closely but they do run motor vehicle checks on people who drive motorboats, too, because many times they get out on the water and they forget their respons...their responsibilities as far as driving on the water also. So they do...if you have a bad driving record, we don't want to insure any kind of boat.

SENATOR JANSSEN: Well, a 14-year-old would not have a driving record, though, is that right, Senator Engel?

SENATOR ENGEL: Right, then you're insuring the parents and then the responsibility of the parents who they let drive, right.