

## Motorcyclists protest Quebec insurance hikes

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Thousands of Quebec motorcyclists staged a rolling, plodding protest in different regions of the province over the long weekend.

It was the 19th time since last year that the bikers have held an Operation Escargot, as it's known.

The bike owners drove together at the minimum speed allowed by law — which on expressways is a sluggish 60 kilometres an hour — to voice their discontent with hikes in the premiums levied by Quebec's automobile insurance corporation, the SAAQ.

Those fees have been going up every year since 2008, with the owners of certain bikes, ones the SAAQ deems high-performance and high-speed, now charged 340 per cent more for insurance than three years ago. The premiums rose to \$667 in 2008, \$1,030 last year and \$1,410 this year.

Éric Lessard of the Common Front of Motorcyclists, an alliance of three motorbikers' groups, said it's OK to charge higher premiums to drivers with bad records, but unfair to impose steeper costs on all owners of a particular make of bike regardless of their accident history.

"If you have somebody that needs to pay the high fees because he's a high risk, then we agree with that," Lessard said. "But if you're 45 or 50 years old and you love a sports bike and you've been driving for 20 years and you don't have a single point lost on your driving licence, why do you have to pay \$1,400?"

The owners of passenger vehicles pay about \$260 per year and the owners of less powerful motorcycles pay about \$518 annually for registration, which includes insurance for bodily injury.

'Lack the protection'

The SAAQ says the old rates were too low for it to be able to afford the payouts it has to make under the province's public, no-fault insurance system. Any Quebec resident hurt in a motor-vehicle accident, including pedestrians and cyclists, cannot sue for their injuries but receive compensation directly from the government.

Given that motorcycle riders are likely to be more severely injured in accidents, they should pay more for insurance, the SAAQ's then president, John Harbour, said last fall.

"The risks are not the same," he said. "It's not that they're poor drivers — they simply lack the protection."

Motorcyclist Greg Young said the premium increases on high-performance bikes are a "tax grab."

"Everything that they're doing is gouging," he said.

Sunday's protest covered four regions of Quebec: Montreal, the Saguenay, the North Shore and the Gaspé Peninsula. The tripartite Montreal demonstration saw bikers converge on the downtown offices of Premier Jean Charest from three points in the metropolitan area.

A spokesperson for the SAAQ has hinted it might reconsider the premium hike, and Lessard will meet with the provincial transport minister and the new head of the SAAQ on Tuesday.

He said there will be more protests if the talks do not go well.