The Insurance Corner

Pushing Too Hard

Sue Haley

In May of last year, I was with a small group of riders in the Hill Country of Texas. Johnny, my husband, led the group followed by me in "close" second position.

When I say "close", those who have ridden with us know that my front fender is normally inches away from Johnny's rear fender.

We've ridden like that for about four years, covering thousands of miles together. Johnny's either just gotten used to it, or learned to accept it. I can't tell you the raised eyebrows I've faced and fingers shaking I've stared down in defense of "that's just how I like to ride."

The truth is ... I am just that competitive. As hard as I have tried to "ride my own ride", I can't help myself. Something just happens to me when I ride behind Johnny. I start out nice and easy, keeping a safe distance, telling myself to stay back, but before I know it I'm right on Johnny's tail and pushing hard to stay a few inches away.

I listen to the sound of his motor and when he gears down, I'll shift down too. When he gives it throttle in a curve, I'll give it throttle. He doesn't use his brakes except to come to a complete stop, so I don't use my brakes until I come to a complete stop. When he pushes it to 90 – 100 MPH, I am right behind him.

I remember one day we went for a ride with a bunch of guys. As we pulled out of Hill Top Johnny said to me, "Babe, the guys, and I are going to take off fast, but we'll wait up for you at the light."

Something just happened in me.

"Johnny," I replied, "If I'm not waiting for YOU at the light, I'll be right beside you."

I peeled out right along with them and zoomed by. I got their attention. I have been lectured to, shamed, scolded, and warned of what could happen and I really try to be good, but once he gets in front of me I can't stop myself.

The problem I have, and I have always been aware of, is that although I am very competitive, Johnny is ten times the rider than I am. He's not only a better rider than I am, but he is a safer rider as well. It just comes naturally to him. He's ridden over 100,000 miles and never gone down.

On the other hand I have ridden less than half those miles and gone down three times in eleven years. I've had my spleen removed, two concussions, cracked ribs, bruised ribs, bruised butt, road rash, stitched up twice, and my pride kicked to the curb and back. Pathetic.

On an "S" curve on Highway 336 that day in May; I went down for my third time. Johnny had gotten a little ahead of me and I was fighting like heck to catch up. I felt the ease of the wide swoop on the first half of the curve, but on entering the second half I misjudged the turn as it broke quickly to the left and I caught some rock.

My bikes are insured with *Drive Insurance*. I normally don't tell people, but I have to say that if all my clients are treated as well as I was; I can sleep at night. It wasn't because I am a large agent for the company that I was treated so well, it was because I finally got to experience what other *Drive Insurance* clients have told me. They treat everyone well.

Yes, my rates are going up on my motorcycle and my auto because of the claim. However, it's okay. Progressive has paid out a lot more in my bike repairs and in hospital bills than I have paid in premiums over the years.

In that crapshoot, I won.