

Calgary Herald

Memo to young males: Quit whining

Sunday, July 5, 1992
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Section: Editorial
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Adrian Watters is - to me - just a name in this newspaper's thick insurance file, but I'm thrilled I won't be expected to subsidize his right to drive a car.

And no, I make no apologies for not wanting to make it easier - and cheaper - for young men to drive. They can pay for their own rights of passage - and the cost of protecting the rest of us from their excesses.

Today, Watters is an Edmonton bartender and should be 23 years old, which means he's still paying a hefty price for the privilege of being both male and a car driver. (After seven years of accident-free driving, including three credited for graduating from a driver's training school, Watters pays about \$1,000 a year for coverage.)

In 1988, as a 19-year-old Calgarian paying about \$2,200 annually, Watters objected to paying twice as much for his car insurance as a 16-year-old female friend. He walked into the offices of the Alberta Human Rights Commission and filed a discrimination claim. The situation, he said, was patently unfair.

The commission agreed with him.

While I reserve my own personal judgment on what planet whoever made that decision was living, the superficial nod to non-discrimination was a crowd-pleaser. It made the Alberta Human Rights Commission look politically correct. It also, in my opinion, made it look like a horse's ass.

Watters' case is still winding its way through the Alberta court system, after his insurance company, Co-operators General Insurance, asked the Alberta Court of Appeal to overturn the decision.

No hearing date has been set, but it seems clear what the outcome will be in the wake of a Supreme Court of Canada decision which upholds the right of Ontario insurance companies to charge higher rates to single male drivers under 25.

The attempt to use laws against discrimination as the basis for an argument that teenage males should not be charged extra for car insurance has rightfully failed in court.

I suppose we should be glad it was treated seriously, but frankly there was no basis in logic for the argument in the first place. If it is acceptable for insurance companies to give safe drivers a break on their insurance rates, or to give non-smokers a lower rate on their house insurance, then it is right and proper to charge the higher risk groups extra. Those

policies exist because they should - those who are a lower risk should pay less. And all the screaming about discrimination should be seen for exactly what it is: a smokescreen.

There is a concept in Latin - *reductio ad absurdum* - which means to reduce something to its level of absurdity; to carry a principle to ridiculous lengths. Such is frequently the lazy person's level of debate and argument, comparable to the two-year-old's ubiquitous "why?"

Such level of argument requires no specialized knowledge of the subject, no measure of conscience or of weighing the right against the wrong. It merely needs a child's ability to continue asking why, until the adult runs out of patience and announces the game is over.

And that is the level to which the argument about teenage male drivers descended.

Nobody really had the guts to say that they should be discriminated against. So let me say it: As the highest-risk group of drivers, teenage males should be discriminated against and should be charged more for insurance. More in the same way that someone who has a dashboard full of speeding tickets, or has proven to be an unsafe driver in other ways is charged more.

I have seen no indication in 30 years of driving that boys and their toys have changed one whit for the better - they are still equating cars and speed and recklessness with masculinity.

There was, of course, no argument that could be made before any court based on accident statistics or driving records which would hold up the premise of lower insurance rates.

In fact, quoting the statistics should tell us that insurance rates for male drivers between 16 and 25 should be raised, not lowered.

The only argument that could be treated with some measure of respect was the discrimination one. Yes, youthful male drivers are discriminated against. No, such discrimination would not be permitted in any other field. Yes, it should continue.

We are a nation that discriminates selectively, for the good of the whole. We discriminate against freedom and civil rights by making seat belts mandatory. We discriminate against men by advocating affirmative action on many fronts, to redress historical inequities and systemic discrimination against women that poisons so much of everyday life.

As a society, we discriminate, and by the same token, we agree what form such discrimination will take.

Efforts to have a society dedicated to equality under the law are trivialized by cases such as the insurance one which twists logic merely to achieve a foolish consistency.

There is nothing more foolish than the notion that I, as a middle-aged female driver, should be held responsible for the carefree driving of young men who place more trust in their own reflexes than their experience mandates. In fact, the reason that there isn't twice as much carnage on the roads involving young men is that their reflexes are, indeed, so good, so swift and so sure.

Now is probably a good time to let this matter lie fallow because logic would dictate that no young male should be allowed to drive at all.

It is merely the knowledge that they aren't all a menace that we permit them on the road in the first place. Be grateful for small mercies.