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Tattoos Can Save you Money on Bike Insurance: A motorcycle insurer studying its customers said its research data indicates that bikers who ride Harley-Davidsons have more tattoos than riders of sport bikes, but pay a lot less for insurance.

These and other differences emerged after Progressive, the Mayfield Village, Ohio-based insurer, rolled out the results of a nationwide online survey it conducted.

Rick Stern, a motorcycle product manager for Progressive, which bills itself as the largest provider of motorcycle coverage, explained the research to get under clients' skin. "Motorcycle insurance is a very specialized product and you never know what bit of information may lead to the next insurance innovation," he said.

According to the company, a married 25-year old male Mayfield, Ohio resident riding a 2004 model 1450 cc Harley Davidson FX Springer Softail would pay \$1,487 in yearly premiums for full coverage insurance, compared with \$2,799 for a 2004 model 750 cc Suzuki Katana 750.

So, what else can one tell about a person by the kind of motorcycle they ride?

Plenty, according to Progressive's data. The survey finds interesting differences - and similarities - between Harley-Davidson riders and those who ride sport bikes.

For example, everyone knows that Harley riders wear their passion for biking on their sleeve... literally. The survey finds Harley riders are three times more likely than those who ride sport bikes to own clothing or artwork that displays the brand of motorcycle they ride (93% versus 30%, respectively). Harley riders are also more likely to have body art such as tattoos and piercings (52% versus 40%).

The survey also finds that Harley riders are more likely than those who ride sport bikes to plan rides around where they'll eat (32% versus 23%). Sport bike riders are three times more likely to eat at fast-food restaurants (18% versus 6%), while riders of Harleys are nearly four times more likely to pick restaurants with the nicest looking waiters/waitresses (11% versus 3%).

The survey confirms that both rider groups have much in common, too. For example, both say "freedom" is the number one reason they ride. And though sport bikes are commonly known as "crotch-rockets", only six percent of those who ride them say they do so for "speed" while fewer than one percent of Harley riders say the same. Both groups listed the same top excuses for justifying a quick ride: running errands, testing the engine and visiting friends.

Progressive's survey also finds that 95% of all riders acknowledge their fellow bikers while riding by waving.

Additional survey results include:

-- An overwhelming majority of riders (88%) donate time or money to charities. Two-thirds of Harley riders (67%) and one-third of those who ride sport bikes (33%) participate in at least one charity ride each year.

-- 69% of all riders daydream at work each day about riding their bike.

-- 18% of all riders call in sick to work at least once a year to go riding.

-- Women prefer to ride with their significant other (58%), while men choose to ride with their friends (63%).

-- Adding custom parts that enhance the look of their bikes was the number one choice for Harley riders (73%), while adding performance equipment was the top choice for those who ride sport bikes (44%)

TIPS & TRICKS

By Dr. Gizmo Doodad

Well gang once again it's time to hear from America's favorite leading expert on Faux- Erudition motorcycle sciences. The good doctor will answer your MC questions with enlightenment and true nirvana. So as they used to say on the 12-inch black and white TV screen of the 1950's "Keep those cards and letters coming in." You can email your questions to the Doctor at drgdoodad@yahoo.com

Without further ado; let's get to this month's mailbag.

Dr. Gizmo,

I have been searching the want ads of my local newspapers for a used Harley-Davidson. I am surprised to see that a used bike costs more than a new one. How come?

Big Mike-Via the Internet

Big,

To help you understand this phenomenon better you should take a course in macroeconomics at your local university. It is a simple illustration of supply versus demand. When you walk into your local Harley-Davidson motorcycle dealer's showroom to buy a new bike you are informed that for a small deposit you will be placed on a waiting list. Depending on the model you order you can wait up to 2 years or more for delivery. If you choose to buy a used motorcycle you can simply pay the inflated price and take delivery immediately.

As far as I know, and I know a lot, Harley-Davidson motorcycles are the only production product in the world that are sold before they are built.

Why not order the new bike of your choice for a small deposit then buy a used bike. When the new bike comes in you can sell the used one for about the same price you originally paid. You can't loose. Ah! America, what a country! % % %

Dr. Doodad,

What sort of graphics would you suggest to make my '98 Fat-Boy go faster and perform better?

J.J.

J,

Just about any graphics painted on a motorcycle will improve performance. These days you have a large variety to choose from, however, I would recommend the use of a flame design.

A five year study at large mid-western university have proved that the use of painted flames when applied properly by a skilled artist can add up to a 20% increase in horsepower.

I can only surmise that is why the use of flames, especially primarily yellow flames has been used by hot rods and motorcycles for over sixty years.

Another advantage of the flame design is that your motorcycle will go faster when it is standing still.

Rubber down, chrome up. C U next time. G.D.

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