

Loyalty Can Be Costly

Shopping Around Still The Key To Saving On Car Insurance

How Much Is Your Loyalty Discount Really Worth?

If you're like most consumers, you worry that switching insurance companies means losing your "loyalty discount". The truth is that switching insurance companies may cause you to lose your loyalty discount (*if you had one in the first place*), but that doesn't necessarily mean you'll pay more for car insurance or that you can't save a bundle in the end. The fact is, some insurance companies may provide a small discount on your premium if you've been with them for a long time – but that small discount can quickly become irrelevant if another company has a rate for you that is significantly less than what you're currently paying. After all, what good is 5% off of an annual rate of \$1,500 (a \$75 savings) if you could pay \$1,100 (a \$400 savings) with another company?

How Much Do Rates Really Differ Across Companies?

The rates charged by different insurance companies to insure the same driver, with the same car, for the same coverage, can vary by hundreds and even thousands of dollars. And with so many insurance companies providing car insurance in Ontario, odds are you are not currently insured with the company that offers the best rate for your driving profile. This is where InsuranceHotline.com can help by providing an independent, unbiased rate comparison from over 30 top insurance companies to find you the lowest rate available for your profile. Even better, once your lowest rate is found, InsuranceHotline.com can connect you with a licensed insurance broker or agent to seal the deal. It's Fast, Safe and FREE.

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