

# 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.

### What If My Insurance Company Finds Out I'm Shopping?

Sadly, the misguided fear of repercussions from their current insurer is what keeps many consumers from taking action and shopping around. The truth is that your insurance company has no way of knowing if you are shopping around for a better rate. In fact, even if they did know you were checking out your options, you cannot be penalized in any way for trying to find a better deal.

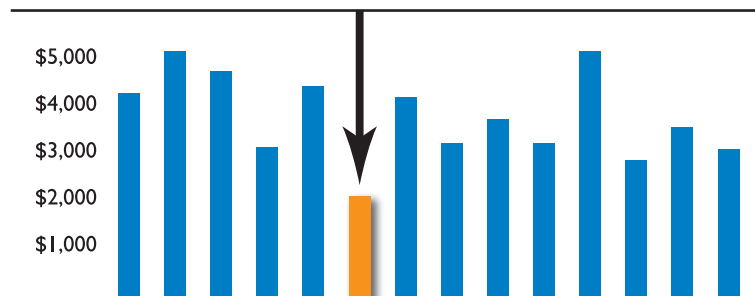
### Don't Be Fooled By Others Offering To "Compare Quotes"

Unlike most of its competitors, InsuranceHotline.com does not sell insurance, is not a licensed broker or agent, and is not owned in whole or in part by an insurance company. This allows InsuranceHotline.com to be completely unbiased when providing insurance quotes and keeps its focus solely on finding the lowest insurance rates for consumers. By contrast, most websites offering to "compare insurance quotes" are owned by or affiliated with insurance brokers or agents and are therefore only capable of quoting rates from the limited number of insurance companies they represent, typically no more than 4 or 5.

### Rate Comparison

| Driving Record | Lowest Price | Highest Price | Savings        |
|----------------|--------------|---------------|----------------|
| Clean Record   | \$958        | \$2,213       | <b>\$1,255</b> |
| 1 Ticket       | \$1,018      | \$2,552       | <b>\$1,534</b> |
| 1 Accident     | \$1,849      | \$3,753       | <b>\$1,904</b> |

InsuranceHotline.com finds this rate for drivers – for FREE!



### Start Saving Your Money Now

InsuranceHotline.com helps you save your money by making insurance companies compete for your business. With free quotes from over 30 top insurance companies, InsuranceHotline.com is the simplest and easiest way to make sure you aren't overpaying for your car insurance. So don't wait another minute.

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