

**Knock, Knock..**



**Q. Who's there?**

**A. Compare 5 insurance company rates.**

**Q. Compare 5 insurance companies rates who?**

**A. "Who Cares" ... when you can compare 30 insurance companies for the lowest rate on InsuranceHotline.com!**

InsuranceHotline.com instantly quotes 30 insurance company rates and directs you to the 3 companies offering you the best rates for your auto, home or life insurance.

Some internet sites can quote you a car insurance rate online, some even boast about being able to quote up to 5 insurance company rates.

Generally, these sites have a vested interest in writing your business. InsuranceHotline.com's only interest is providing you with the lowest rate.

### Ontario Government Rate Comparison



If you're wondering what the big fuss is about in comparing your car insurance rate, look at this chart.

The Ontario Government's website shows a \$12,102 difference in insurance rates for the same car and driver in the Toronto area.

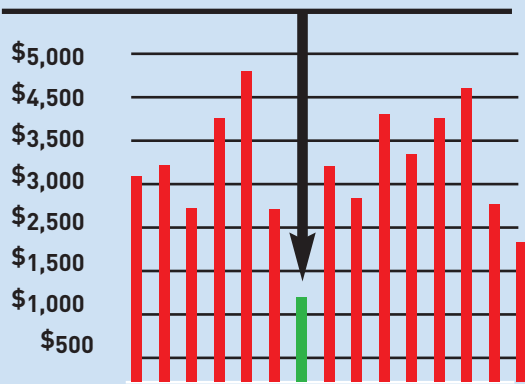
The government's message is to SHOP and COMPARE or pay dearly for it.

424 different insurance rates were quoted, from 8 postal code areas for a 23 year old female, with a ticket and accident, driving a 2003 Chevrolet Cavalier.

You can try to find the lowest insurance rate yourself, or let InsuranceHotline.com find it for you.

**Lee Romanov, President**

**InsuranceHotline.com finds this rate for drivers!**



### Dare to Compare

**All Drivers:** Good drivers, young or older, drivers with a ticket or accident need to compare to ensure they're not overpaying for their auto insurance.

**Fear:** Many drivers feel that if they switch insurance companies and have an accident, somehow it would count more against them than if they stayed with the same insurance company. It doesn't.

Drivers also fear switching insurance companies because they feel that they will lose some sort of "loyalty discount". Your discount should mean that you're already paying the best price, so go to InsuranceHotline.com to ensure you are.

**InsuranceHotline.com** simply tells you which 3 insurance companies have the best rates for your Auto, Home and Life insurance. Then you can make an informed decision where to spend your money.

**PS.** Drivers comparing their insurance rate tell us they find savings of \$780 or more on InsuranceHotline.com.

**\*Note:** This rate example taken from the Ontario Government's website, [www.fsco.gov.on.ca](http://www.fsco.gov.on.ca), is a comparison of only 1 driver's profile. If one variable changes, like age, vehicle, postal code, driving record, and so forth, then all rates change. Insurance companies that had the lowest rates, could suddenly have the highest rates.

**There is no one insurance company with the lowest rate for everyone, but there is one insurance company with the lowest rate for you, which can be found through InsuranceHotline.com.**

Companies	Ottawa (K1Y)	Brockville (K6V)	Hamilton (L8V)	Toronto (M4Y)	London (N6A)	Windsor (N8W)	Sudbury (P3E)	Thunder Bay (P7K)
AXA Insurance	\$4254	\$3999	\$6810	\$8880	\$5665	\$5994	\$4239	\$4441
AXA Pacific Insurance	\$4582	\$4263	\$7321	\$9506	\$6130	\$6362	\$4529	\$4783
Allstate Insurance	\$5267	\$4714	\$7575	\$6764	\$5670	\$5566	\$5403	\$5122
American Home	\$2082	\$1845	\$3148	\$3425	\$2457	\$2625	\$2139	\$2272
Aviva Insurance	\$3806	\$3303	\$7032	\$6011	\$5117	\$5898	\$4075	\$4284
Belair Insurance	\$2359	\$2607	\$4009	\$3911	\$2944	\$3667	\$3073	\$2971
CAA Insurance	\$4365	\$4843	\$6571	\$8800	\$5774	\$6795	\$5442	\$5270
COSECO Insurance	\$5042	\$6250	\$7751	\$10363	\$6104	\$5951	\$5633	\$5439
CUMIS General	\$13375	\$4114	\$4827	\$6388	\$4051	\$4871	\$5116	\$5088
Certas Direct	\$1971	\$1967	\$3026	\$2755	\$2417	\$2526	\$2149	\$2149
Chubb Insurance	\$1775	\$1806	\$2324	\$2145	\$1507	\$1832	\$2189	\$2150
Co-operators General	\$2654	\$2231	\$4248	\$3796	\$3089	\$3620	\$3210	\$3237
Company Coachman	\$4181	\$4849	\$6078	\$6057	\$4883	\$5427	\$5629	\$5316
Dominion of Canada	\$1366	\$1345	\$2154	\$2628	\$1941	\$1982	\$1585	\$1425
Echelon General	\$3963	\$3631	\$5689	\$7616	\$4785	\$5691	\$3492	\$3631
Economical Mutual	\$3570	\$3227	\$5423	\$5308	\$4065	\$4627	\$3864	\$3109
Elite Insurance	\$3650	\$3631	\$6412	\$5479	\$4631	\$5193	\$4461	\$4485
Farmers' Mutual	\$2500	\$2130	\$2729	\$3501	\$2407	\$3065	\$2712	\$2806
Federated Insurance	\$3495	\$3214	\$4768	\$5858	\$3735	\$4826	\$3747	\$3777
Federation Insurance	\$3570	\$3227	\$5423	\$5308	\$4065	\$4627	\$3864	\$3109
Gore Mutual	\$4986	\$4267	\$6994	\$10317	\$6061	\$6440	\$5647	\$4611
Guarantee	\$2130	\$1989	\$3282	\$3547	\$2639	\$2646	\$2382	\$2554
ING Insurance	\$4319	\$3947	\$6069	\$5953	\$5121	\$5136	\$4430	\$3966
ING Novex Insurance	\$4195	\$3830	\$5892	\$5778	\$4973	\$4985	\$4301	\$3851
Kingsway General	\$3201	\$2820	\$4257	\$5369	\$3805	\$4273	\$3101	\$3304
Lloyd's Underwriters	\$3839	\$4057	\$5422	\$6629	\$4390	\$4974	\$4612	\$4717
Lombard Insurance	\$3065	\$2999	\$4288	\$5240	\$3537	\$4409	\$3678	\$3531
Motors Insurance	\$3399	\$3373	\$5010	\$5976	\$4070	\$4365	\$4111	\$4149
Nordic Insurance	\$1606	\$1730	\$2607	\$2511	\$1941	\$2414	\$2019	\$1984
Optimum Insurance	\$3924	\$3924	\$4936	\$7793	\$5198	\$4907	\$5334	\$3824
Pafoo Insurance	\$3383	\$3106	\$4351	\$5982	\$3927	\$3963	\$3528	\$3448
Pembridge Insurance	\$4241	\$3791	\$5705	\$6834	\$5563	\$5900	\$3994	\$3697
Company Personal	\$1910	\$1914	\$2854	\$2599	\$2313	\$2397	\$2059	\$2059
Perth Insurance	\$4009	\$3629	\$6008	\$5898	\$4498	\$5092	\$4285	\$3432
Pilot Insurance	\$4118	\$4406	\$7048	\$6790	\$5451	\$5899	\$4492	\$4888
Portage La Prairie	\$4254	\$3921	\$6320	\$7432	\$4529	\$5395	\$5507	\$5096
Primmum Insurance	\$3775	\$3888	\$5554	\$6752	\$4443	\$4926	\$4533	\$4784
RBC General	\$2469	\$2684	\$4548	\$3986	\$3339	\$3170	\$3538	\$3037
Royal & Sun Alliance	\$3650	\$3988	\$5883	\$6269	\$4755	\$4965	\$3901	\$4445
S & Y Insurance	\$3620	\$3482	\$6658	\$5288	\$4580	\$5270	\$4306	\$4194
Scottish & York	\$3802	\$3669	\$6667	\$5711	\$4822	\$5412	\$4527	\$4525
Security National	\$2739	\$2626	\$3894	\$4303	\$2855	\$3692	\$3175	\$3313
State Farm	\$5884	\$5649	\$9780	\$9326	\$7497	\$8227	\$7335	\$6843
TD General Insurance	\$3647	\$3976	\$5476	\$5533	\$4055	\$4771	\$4196	\$4265
TD Home and Auto	\$6682	\$7225	\$10075	\$14247	\$7871	\$11440	\$8423	\$7600
Traders General	\$3484	\$3142	\$5912	\$5258	\$4591	\$5189	\$4117	\$4049
Trafalgar Insurance	\$4759	\$4842	\$6911	\$6659	\$5328	\$6177	\$5460	\$5582
Unifund Assurance	\$3397	\$3480	\$4750	\$6091	\$3988	\$4230	\$3714	\$4189
Waterloo Insurance	\$3452	\$3095	\$5054	\$5054	\$3890	\$4719	\$3672	\$3302
Wawanesa Mutual	\$3824	\$3760	\$5998	\$6706	\$5325	\$4825	\$5074	\$4450
Western Assurance	\$5310	\$4963	\$8400	\$9023	\$6197	\$7055	\$5690	\$5691
York Fire & Casualty	\$4137	\$4376	\$6432	\$7388	\$4862	\$5273	\$5599	\$5940
Zenith Insurance	\$6224	\$5789	\$7993	\$8702	\$6637	\$7536	\$6703	\$6461

**Dare To Compare...InsuranceHotline.com**