



Lee Romanov, President

# Comparing Is Fun It's Also Profitable

There's over a \$10,000 spread in car insurance rates for this car. You can bet I didn't pick the company that cost the most.

I went to InsuranceHotline.com and found the insurance company that had the best rate for me.

Most drivers, right now, are paying \$100's, even \$1,000's of dollars more than necessary for their car insurance. A number of drivers believe if they're paying more, they're getting more. They're not.

All insurance companies sell the exact same insurance policy, word for word. It's like buying a can of pop at the variety store for \$1 or paying \$4 for it at a sports event. Same pop, different price. Same insurance policy, different price.

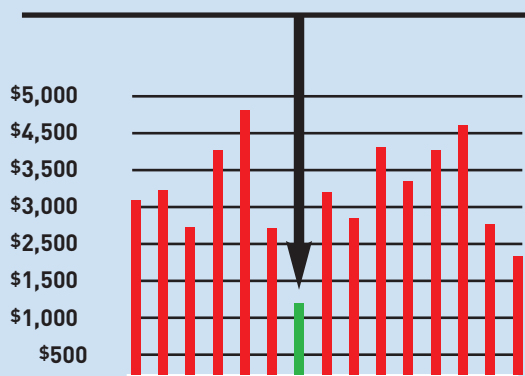
Look at this rate comparison published by the government of Ontario. There are \$1,000's of dollars difference between what insurance companies charge for the same policy. Same policy, different prices.

The government posts these charts as warnings. They are telling you that if you don't shop and compare you are in danger of grossly overpaying.

**Chart Source: Government of Ontario, [www.fsco.gov.on.ca](http://www.fsco.gov.on.ca).**  
 These 416 different rates are based on only one profile of a married couple. A 40 year old male driving a Dodge Ram, and a 39 year old female, driving a Dodge Neon. Neither driver has any tickets or accidents.

Companies	(K1Y)	(K6V)	(L8V)	(M4Y)	(N6A)	(N8W)	(P3E)	(P7K)
AXA Insurance	2714	2547	4390	5528	3616	3896	2915	2810
AXA Pacific	4714	2546	4390	5530	3615	3897	2914	2811
Allstate Insurance	3141	2625	4047	3603	3199	3011	3015	2843
American Home Assurance	2528	2348	3719	3997	3019	3048	2602	2683
Aviva Insurance	2923	2472	5106	4420	3685	4145	2895	2942
Belair Insurance Company	3203	3051	5494	5101	3982	4819	3646	3626
CAA Insurance Company	2295	2237	3431	4472	3002	3489	2559	2611
COSECO Insurance	2395	2163	3567	4304	2648	2572	1918	1846
CUMIS General Insurance	2080	2026	2696	3660	2406	2750	2419	2385
Certas Direct Insurance	2246	2195	3343	3029	2714	2718	2328	2328
Chubb Insurance Company	2812	2695	3692	3365	2385	2901	3364	3270
Co-operators General	2270	1870	3554	3125	2637	2920	2920	2566
Coachman Insurance	2131	1780	2994	2886	2463	2744	2127	2006
Dominion of Canada	2060	2001	3143	3767	2904	2830	2319	2088
Echelon General Insurance	6078	4810	8393	10639	6774	8265	4606	4807
Economical Mutual	1953	1783	2751	2703	2116	2347	1973	1596
Elite Insurance Company	2669	2544	4504	3906	3268	3500	2914	2965
Farmers' Mutual Insurance	3244	2761	3893	4728	3376	4258	3511	3571
Federated Insurance	3394	3048	4218	5050	3321	4033	3798	3703
Federation Insurance	1953	1783	2751	2703	2116	2347	1973	1596
Gore Mutual Insurance	2484	2040	3297	4569	2888	3023	2590	2067
Guarantee Insurance	2638	2362	4001	4308	3352	3172	2697	2769
ING Insurance Company	3005	2608	4088	3839	3453	3299	3009	2627
Kingsway General Insurance	4998	4094	6447	7838	5698	6449	4675	4922
Lloyd's	3147	3274	4214	5017	3282	3732	3451	3612
Lombard General Insurance	2293	2216	3466	3732	2491	3129	2592	2463
Motors Insurance	2511	2123	3538	3880	2858	3108	2649	2622
Nordic Insurance	2149	2022	3548	3282	2604	3139	2394	2415
Optimum Insurance	2947	2485	3513	5352	3831	3483	3214	2392
Pafco Insurance	3911	3207	4826	6302	4159	4081	3477	3411
Pembridge Insurance	2400	2179	3045	3659	3118	2956	2258	2180
Personal Insurance Company	1391	1356	2006	1808	1657	1634	1416	1416
Perth Insurance Company	3930	3633	5476	5357	4203	4587	3921	3140
Pilot Insurance Company	2917	2862	4801	4648	3684	4123	3035	3222
Portage La Prairie Mutual In	2920	2263	3997	4566	2956	3505	3365	2948
Primum Insurance Company	2511	2442	3610	4317	2883	3209	2942	3037
RBC General Insurance	1813	1926	3141	2687	2332	2173	2516	2165
Royal & Sun Alliance	2140	2182	3547	3628	2818	2908	1951	2365
S & Y Insurance Company	2517	2405	4475	3599	3086	3391	2752	2725
Scottish & York Insurance	2651	2527	4468	3868	3241	3464	2896	2936
Security National Insurance	3312	2981	4767	5119	3454	4485	3811	3894
State Farm Mutual	2427	2343	4021	3775	3104	3327	3052	2765
TD General Insurance	2596	2651	3721	3807	2801	3279	2909	2906
TD Home and Auto Insurance	2678	2751	3834	5199	2913	4189	3296	2904
Traders General Insurance	2661	2320	4252	3880	3312	3624	2864	2790
Trafalgar Insurance Company	2594	2147	3650	3369	2887	3290	2426	2355
Unifund Assurance Company	1763	1792	2468	3109	2028	2189	2000	2184
Waterloo Insurance Company	1992	1816	2742	2735	2140	2509	1993	1767
Wawanesa Mutual Insurance	2855	2750	4211	4600	3689	3529	3370	2874
Western Assurance Company	2464	2019	3559	3942	2652	2915	2541	2223
York Fire & Casualty	2557	2129	3669	3983	3058	3029	2778	2837
Zenith Insurance Company	4972	4871	6760	7302	5472	6311	5670	5320

InsuranceHotline.com finds this rate for drivers!



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