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# 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.

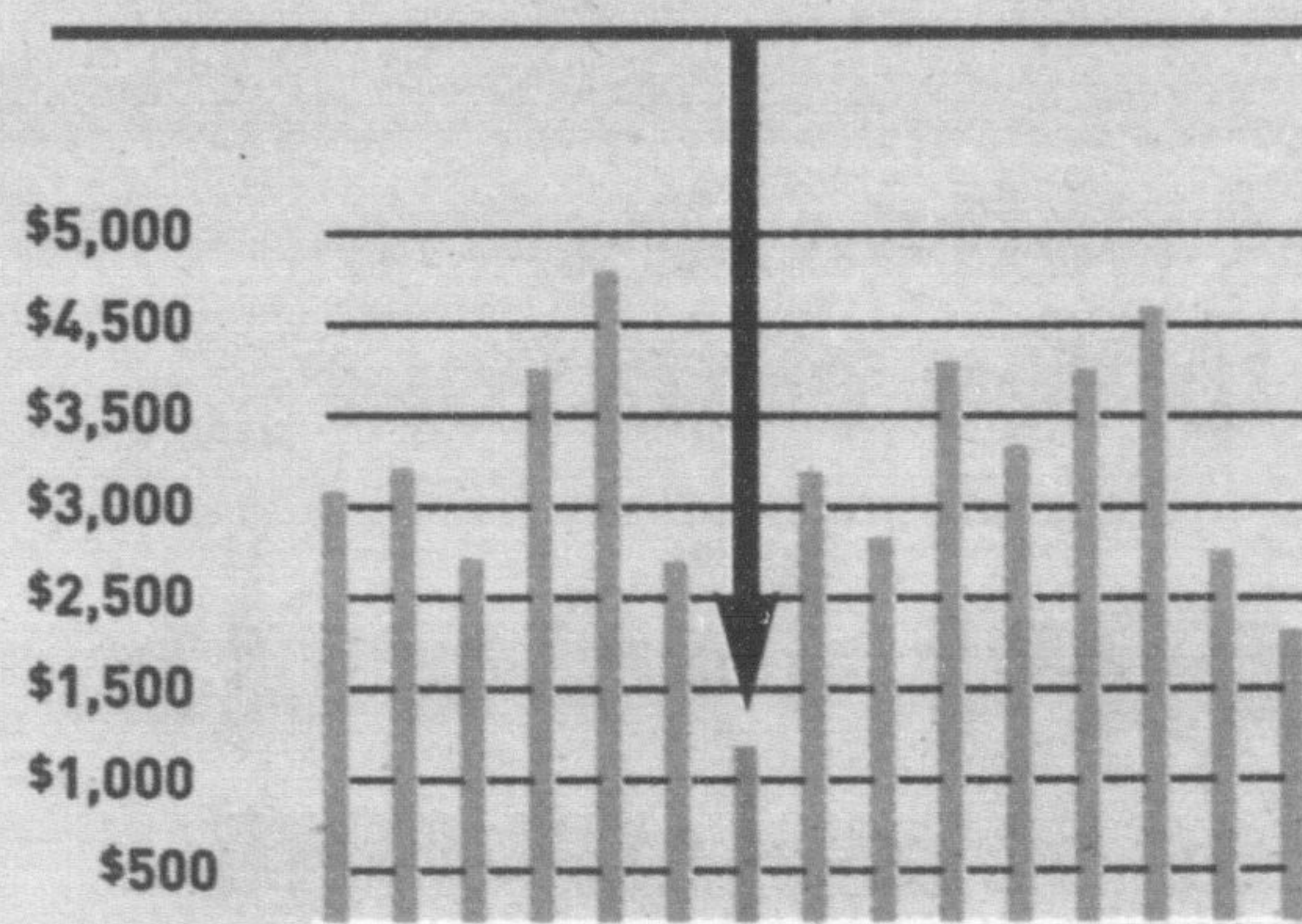
Most drivers, right now, are paying \$100's, even \$1,000's of dollars more than necessary for their car insurance. A number of drivers believe if they're paying more, they're getting more. They're not.

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.

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



InsuranceHotline.com instantly compares over 30 insurance company rates for your car, home or life insurance and quotes you the lowest rate.

If you're already paying the best rate, this service will confirm it for you. So be happy. If you're not, you've just found yourself a bunch of free money. How much fun is that?!?!?

**Chart Source: Government of Ontario, 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.

|                              | Ottawa       | Brockville   | Hamilton     | Toronto      | London       | Windsor      | Sudbury      | Thunder Bay  |
|------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Companies</b>             | <b>(K1Y)</b> | <b>(K6V)</b> | <b>(L8V)</b> | <b>(M4Y)</b> | <b>(N6A)</b> | <b>(N8W)</b> | <b>(P3E)</b> | <b>(P7K)</b> |
| 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         | 2521         | 2566         |
| Coachman Insurance           | 2131         | 1780         | 2994         | 2886         | 2463         | 2744         | 2187         | 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 Company            | 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         |
| Primmum 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         |

**Dare to Compare. It costs you nothing to do a quick online quote, but can cost you dearly if you don't.**

# InsuranceHotline.com – Dare To Compare.

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