

# Car Insurance Roadblock

## Consumers concerned insurers don't want drivers with tickets or accidents

### Worried Your Spotted Driving Record Means You've Got Nowhere To Turn For Car Insurance?

Don't be. While it's true that, all things being equal, your tickets and accidents make you a more expensive risk to insure than a similar car and driver with a clean driving record, that doesn't mean you should have trouble finding insurance – assuming you know where to look. Different insurance companies target different types of business and this is reflected in things like their claims service, marketing efforts, discounts, and most importantly for you, their rates.

### Can Some Insurance Companies Simply Refuse to Insure Some Drivers?

No. Since insurance companies have to file their rules and rates with the Financial Services Commission of Ontario (FSCO) they can only refuse drivers if they fall outside of the rules sent to FSCO. But what they *can* do is market themselves and set their rates such that they are more competitive for consumers they wish to attract (and, yes, less competitive for consumers they don't wish to attract). The result is that 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. Take a look at the table below.

### Should I Just Accept That I'll Have To Pay A Bundle?

No. Sadly, this is a mistake many drivers make and it can be a costly one, especially if they don't bother to shop around for the lowest rate available. The key to finding the best rate, especially if you

have tickets or accidents on your driving record, is to figure out which insurance company of the more than 30 in Ontario has the best rate for your particular situation. And with rates varying so wildly across companies, chances are you are not with the company that has the lowest rate for your profile right now.

This is where InsuranceHotline.com can help, by offering an independent, unbiased rate comparison from over 30 top insurance companies to find you the lowest rate for your profile and then connecting you with a licensed broker or agent who can provide the policy. It is fast, safe and completely FREE.

### Don't Be Fooled By Others Offering "Comparative Quotes"

Most websites offering "comparative 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.

By contrast, 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, agent or brokerage. 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 getting you quotes from more than 30 insurance companies, and not just 4 or 5.

### Join The Thousands Of Consumers Who Have Saved.

"I used InsuranceHotline.com and I couldn't have been happier. Your website was excellent and easy to use (even for a senior citizen) and I quickly filled out all the information. My previous insurance



company increased my car insurance rate by over 80% because of 1 minor ticket infraction. I was shocked that I could get the exact same coverage for \$1,000 cheaper per year. Keep up the good work. I have mentioned your website to all my friends."

– Rosa, Toronto, Ontario

"I have 3 vehicles that are insured and my renewal was coming up in August. After having submitted all my details (about 6-8 months ago) I received comparable rates that were on par with my current insurers. Just a few weeks my renewal notice came and I could not believe that they went up by nearly \$1,000 per year. Around the same time I got a notification from your website with a quote that not only beat the new rate, but was now cheaper than my original rate. Needless to say, I am now moving my business to the new insurance company with the result of saving over \$1,600 per year. Thank you for a great service."

– Bruce, Toronto, Ontario

### Start Saving NOW.

InsuranceHotline.com puts you in the driver seat by making insurance companies compete for your business. With quotes from over 30 of the top insurance companies, InsuranceHotline.com is the simplest and easiest way to make sure you aren't overpaying for your car insurance – and it's completely FREE to use.

There is never any obligation. You decide if you're interested in the rate provided and whether you want to move your business. So what are you waiting for?

#### Rate Comparison

Driving Record	Lowest Price	Highest Price	Price Difference
Clean Record	\$958	\$2,213	\$1,255
1 Ticket	\$1,018	\$2,552	\$1,534
1 Accident	\$1,849	\$3,753	\$1,904

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