

Do Red Cars Cost More To Insure?

The Car You Drive Can Impact Your Car Insurance Rate

Is Your Car To Blame For High Insurance Rates?

Many of us have heard that red cars cost more to insure, but is it true? In a word – NO. The colour of your car plays absolutely no part in the calculation of your insurance premium. In fact, that question is not even asked on the auto insurance application. However, the year, make and model of the car you drive does affect your rate. Insurance companies look at things like theft, safety ratings, and the claims history of each vehicle when setting their rates. So cars that historically have fewer claims and better safety ratings, on average, will be cheaper to insure.

Should I Trade In My Car To Get A Better Rate?

Probably not. If you are in the market for a new or used car, considering the cost of insurance (or the “total cost of ownership”) when making your purchase decision makes a lot of sense. However, switching cars for the sole purpose of getting a lower rate may not be your best option. Why? Because the type of car you drive is just ONE of a host of variables used by insurance companies in setting your rate. And there are far better

ways of lowering your car insurance costs... if you know where to look.

What's The REAL Secret To Lowering Your Rate?

The simplest and easiest thing you can do to lower your rate right now is to SHOP AROUND. Why? Because 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. Take a look at the table below.

The key is finding the one insurance company that can offer the lowest rate available for your driving profile. InsuranceHotline.com offers an independent, unbiased rate comparison from over 30 of the top insurance companies in Canada to find you the lowest rate for your profile and then connects you with a licensed broker or agent who can provide the policy. It is fast, safe and FREE.

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, 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 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.

Start Saving Your Money 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 in Canada, InsuranceHotline.com is the simplest and easiest way to make sure you aren't overpaying for your car insurance. And it is 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 don't waste another minute. Go online to InsuranceHotline.com and start saving your money now.

| 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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✓ SAVE TIME AND MONEY by quickly comparing your rate to the lowest rate available

✓ CONNECT with our large network of licensed insurance professionals