

# Rates Rise Again

## Ontario Regulators Approve More Increases To Car Insurance Rates

### Are Rates Going Up AGAIN?

Unfortunately, the answer is yes. The most recent round of rate increases approved by Ontario regulators has confirmed everyone's worst fears. Car insurance rates are continuing on their one-way trip upwards despite news late last year that the government will soon be introducing reforms to give consumers more choice and flexibility. The most recent increases for the fourth quarter of 2009 bring the average increase across Ontario insurers over the last 12 months to 8.8%. Depending on the insurance company you are with and your situation, you might be on the road to seeing double-digit increases.

And despite what you may have heard, you can't negotiate a better rate with your current insurance company. Each company's rates are set according to a set of rules filed with regulators and once they are set, there's no flexibility – even in the face of angry consumers who feel like they've been wronged.

### Is There Any Hope Of Paying LESS For Car Insurance?

Absolutely. Rates may be on the rise, but the size of the increases can vary significantly from one company to the next and from driver to driver, so don't be fooled by the headlines which suggest we're all

doomed to pay more for car insurance. The truth 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.

The key to finding the best rate is to figure out which insurance company 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.

### Don't Get Mad... Get A Lower Rate!

If you're frustrated by rising car insurance rates you need to take control of the situation and shop around for a better rate. This is where InsuranceHotline.com can help by instantly providing quotes from over 30 insurance companies to find you the lowest rate available – and the service is absolutely FREE to use.

### 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 top insurance companies, InsuranceHotline.com is the simplest and easiest way to make sure you aren't over-paying for your car insurance. So don't wait another minute. Go online to InsuranceHotline.com and start saving your money now.

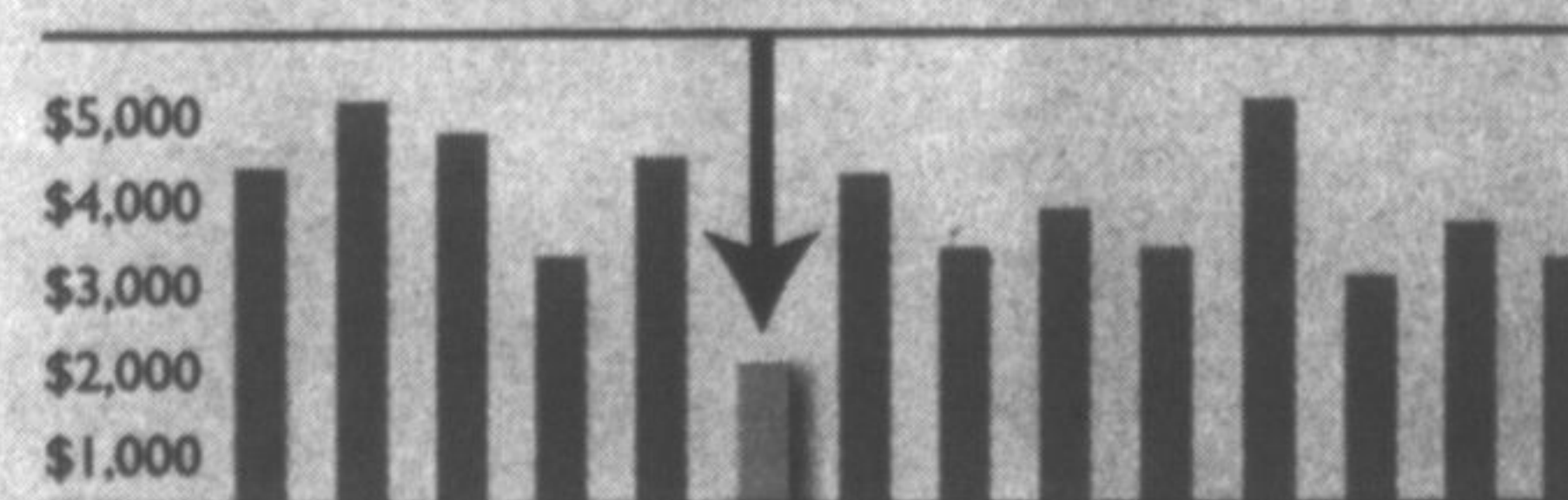
#### Rate Comparison

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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