

Buying A New Car V.S. Fear Of Insurance

In 2002, 62,000 drivers in Facility. In 2003 it increased to 222,773. Facility rates increased by 53%, in 2004. Brokers lost their markets and quoted rates from either 1 or 2 insurance companies. Drivers were driven in to paying thousands of dollars more for insurance then necessary. Driver's rates skyrocketed, for no apparent reason. New car sales crashed.

Fact: Insurance rates for a 'New Vehicle' are only a couple of hundred dollars apart from an older vehicle.

Fact: InsuranceHotline.com makes it possible for drivers to buy a new vehicle and get insurance for less then they're paying now for they're present vehicle and insurance. Call Lee Romanov at 416 699-4378.

40 Year Old Driver - Clean Record - Dodge Ram Companies	Ott (K1Y)	Brkv (K6V)	Ham (L8V)	Tor (M4Y)	Lon (N6A)	Wind (N8W)	Sudb (P3E)	TBay (P7K)
AXA Insurance (Canada)	936	883	1294	1521	1068	1235	838	925
AXA Pacific Insurance Company	902	851	1252	1469	1030	1191	806	892
Allianz Insurance Company of Canada	883	814	1231	1566	953	1103	903	823
Allstate Insurance Company of Canada	1157	1072	1562	1405	1183	1184	1195	1136
Ascentus Insurance Ltd.	1084	971	1746	1759	1183	1458	1231	1297
Aviva Insurance Company of Canada	816	653	1378	1252	1039	1177	819	879
Belair Insurance Company Inc.	1171	948	1728	2290	1398	1859	1134	1168
CAA Insurance Company (Ontario)	875	871	1225	1770	1065	1237	1018	1034
COSECO Insurance Company	1221	1007	1802	2576	1458	1374	945	887
CUMIS General Insurance Company	959	842	1321	1595	1145	1261	1035	1055
Certas Direct Insurance Company	874	824	1266	1429	1036	1070	926	926
Chubb Insurance Company of Canada	955	966	1249	1131	810	979	1211	1176
Citadel General Assurance Company	938	791	1368	1794	1099	1113	1045	1034
Co-operators General Insurance Company	965	793	1532	1483	1147	1233	998	1005
Coachman Insurance Company (NS)	1486	1290	2170	2157	1634	1951	1529	1447
Dominion of Canada General Insurance Company	750	800	1188	1404	1030	1190	933	861
Echelon General Insurance Company (NS)	2442	2084	3492	4641	2961	3507	2053	2116
Economical Mutual Insurance Company	903	785	1362	1341	1056	1271	982	916
Farm Mutual Reinsurance Plan Inc.	952	855	1169	1349	897	1046	1027	995
Farmers' Mutual Insurance Company (Lindsay)	938	809	1206	1447	1045	1311	1084	1106
Federated Insurance Company of Canada	1088	979	1446	1734	1144	1425	1188	1172
Federation Insurance Company of Canada	901	784	1360	1340	1055	1268	982	915
Gore Mutual Insurance Company	923	755	1265	1725	1103	1200	1083	920
Guarantee Company of North America	891	845	1387	1542	1113	1146	997	1046
ING Insurance Company of Canada	923	833	1368	1516	1158	1179	924	812
ING Novex Insurance Company of Canada	891	802	1323	1463	1117	1139	890	783
Kingsway General Insurance Company (NS)	2184	1900	2784	4029	2573	2971	2100	2195
Liberty Insurance Company of Canada	1142	1222	1666	2301	1287	1853	1445	1284
Lloyd's Underwriters	984	994	1363	1644	1091	1241	1091	1126
Lombard General Insurance Company of Canada	677	651	1001	1115	751	915	732	722
Lombard Insurance Company	650	618	940	1151	750	981	800	750
Motors Insurance Corporation	849	699	1252	1400	1033	1099	864	865
Nordic Insurance Company of Canada	871	701	1272	1619	1025	1350	833	867
Optimum Frontier Insurance Company	1057	901	1402	1951	1365	1268	1185	921
Pafco Insurance Company (NS)	1418	1369	1902	2559	1736	1828	1420	1383
Pembridge Insurance Company	984	1052	1411	1921	1438	1265	913	1008
Personal Insurance Company	883	836	1239	1372	1034	1061	924	924
Perth Insurance Company (NS)	1651	1325	2273	2403	1772	2188	1623	1631
Pilot Insurance Company	740	765	1212	1187	993	1093	828	845
Portage La Prairie Mutual Insurance Company	1009	902	1461	1698	1066	1261	1166	1048
Primm Insurance Company	1137	1051	1431	1720	1267	1480	1180	1203
RBC General Insurance Company	807	894	1529	1463	1253	964	1108	989
Royal & Sun Alliance Insurance Company	759	732	1189	1195	1005	1002	893	911
S & Y Insurance Company	697	631	1164	970	817	901	765	722
Scottish & York Insurance Company Limited	733	651	1164	1044	850	926	806	780
Security National Insurance Company	1258	1186	1720	1893	1248	1712	1417	1424
State Farm Mutual Automobile Insurance Company (S/NS)	962	897	1478	1578	1168	1375	1188	1131
TD General Insurance Company	1112	1036	1393	1689	1229	1442	1165	1190
Traders General Insurance Company	1007	862	1543	1476	1252	1353	1144	1076
Trafalgar Insurance Company	750	678	1047	1282	833	965	815	803
Unifund Assurance Company	733	663	1032	1131	812	819	743	805
Waterloo Insurance Company	823	724	1191	1209	950	1149	875	847
Wawanesa Mutual Insurance Company	666	659	959	1126	867	829	835	775
Western Assurance Company	912	784	1232	1411	1029	1137	993	906
York Fire & Casualty Insurance Company	653	600	977	1088	779	803	784	822
Zenith Insurance Company	781	695	1039	1155	832	1014	835	794

“Go Away” Rates V.S. InsuranceHotline.com

These two rate examples are from the government’s site www.FSCO.Gov.On.ca and graphically show the vast difference between insurance company rates. In this example there is over a \$15,000 rate difference.

Drivers don’t realise their broker quotes only from the insurance companies they represent, usually, 2 or 3. If they don’t want the business, they quote ‘Go Away’ Rates. Insurance companies are making record profits, brokers have no incentive to write business at lower rates for less commission, the government is happy with the apparent 10.6% rate reduction. In the meantime, drivers continue to pay excessively high insurance rates while new car sales struggle.

It’s an automotive industry problem, solved by consumers being directed to the insurance companies with the lowest rates through www.InsuranceHotline.com. **Call Lee Romanov at 416 699-4378.**

23 Year-old - One Ticket & Accident - Chevrolet Cavalier Companies	Ott (K1Y)	Brkv (K6V)	Ham (L8V)	Tor (M4Y)	Lon (N6A)	Wind (N8W)	Sudb (P3E)	TBay (P7K)
AXA Insurance (Canada)	5715	5350	8230	10692	6863	7228	5130	5657
AXA Pacific Insurance Company	5530	5176	7943	10332	6625	6984	4954	5462
Allstate Insurance Company of Canada	5933	5531	8575	7604	6222	6281	6129	5775
Ascentus Insurance Ltd.	5035	4516	8292	8482	5533	6886	5752	6229
Aviva Insurance Company of Canada	3917	3268	6812	6113	5104	5877	4192	4598
Belair Insurance Company Inc.	2374	2448	3465	4750	2787	3678	2939	3010
CAA Insurance Company (Ontario)	4684	5116	6608	9522	5711	6790	5856	5991
COSECO Insurance Company	5213	6043	7269	11096	6096	5762	5700	5414
CUMIS General Insurance Company	3455	3913	4866	5813	4052	4543	4761	4912
Certas Direct Insurance Company	2076	1932	3032	3464	2422	2532	2179	2179
Chubb Insurance Company of Canada	1708	1743	2223	2051	1439	1746	2127	2078
Citadel General Assurance Company	4368	3430	6450	8497	5143	5334	4461	4514
Co-operators General Insurance Company	2403	2117	3962	3552	2871	3144	2831	2827
Coachman Insurance Company (NS)	5564	4788	7974	7964	6010	7191	5543	5356
Dominion of Canada General Insurance Company	4187	4489	6588	8010	5904	6109	5678	5257
Echelon General Insurance Company (NS)	4310	4042	6096	8056	5060	6048	3872	3978
Economical Mutual Insurance Company	3653	3372	5585	5533	4312	5261	4276	3972
Farm Mutual Reinsurance Plan Inc.	1949	1843	2341	2807	1808	2122	2158	2155
Farmers' Mutual Insurance Company (Lindsay)	2523	2143	2722	3397	2364	3015	2745	2808
Federated Insurance Company of Canada	3656	3356	4943	6067	3865	4975	3910	3942
Federation Insurance Company of Canada	3653	3372	5585	5533	4312	5261	4276	3972
Gore Mutual Insurance Company	5938	4837	8299	11676	7119	7838	6989	6084
Guarantee Company of North America	2202	2200	3382	3723	2626	2784	2600	2782
ING Insurance Company of Canada	4630	4201	6846	7581	5689	5967	4683	4261
ING Novex Insurance Company of Canada	4496	4078	6645	7357	5524	5793	4547	4137
Kingsway General Insurance Company (NS)	3788	3541	4699	6768	4324	4973	3748	3947
Liberty Insurance Company of Canada	8570	9003	12554	17468	9689	13986	10546	9586
Lloyd's Underwriters	4351	4615	6110	7545	4973	5626	5125	5260
Lombard General Insurance Company of Canada	2495	3050	3653	4059	2769	3286	3359	3391
Lombard Insurance Company	2982	2839	4104	4919	3388	4263	3541	3546
Motors Insurance Corporation	3865	3836	5703	6444	4634	4966	4668	4720
Nordic Insurance Company of Canada	1816	1857	2607	3445	2094	2744	2208	2290
Optimum Frontier Insurance Company	4220	4168	5256	8239	5507	5205	5641	4078
Pafco Insurance Company (NS)	3306	3314	4377	6002	3946	4298	3451	3383
Pembridge Insurance Company	4088	3459	5462	6902	5129	5660	3975	3950
Personal Insurance Company	1893	1769	2667	2997	2165	2251	1958	1958
Perth Insurance Company (NS)	4685	3956	6232	6708	4874	6032	4782	4863
Pilot Insurance Company	4052	4454	6783	6730	5563	5813	4614	4855
Portage La Prairie Mutual Insurance Company	4664	4758	6896	8062	4926	5877	5996	5563
Primum Insurance Company	4361	4476	5360	6527	4706	5538	4864	5078
RBC General Insurance Company	2895	3252	5530	5477	4558	3516	3924	3607
Royal & Sun Alliance Insurance Company	3813	4168	6014	6073	5061	5093	4966	5230
S & Y Insurance Company	3790	3611	6388	5370	4489	5082	4591	4278
Scottish & York Insurance Company Limited	3977	3792	6392	5787	4726	5216	4821	4616
Security National Insurance Company	2865	2750	3868	4285	2839	3865	3251	3295
State Farm Mutual Automobile Insurance Company (S/NS)	5860	5533	9121	9445	7147	8324	7327	7076
TD General Insurance Company	4303	4422	5270	6461	4606	5439	4801	5031
Traders General Insurance Company	4222	3619	6494	6231	5251	5788	4802	4591
Trafalgar Insurance Company	4363	4986	6478	8092	5056	5896	5564	5607
Unifund Assurance Company	3781	3411	5280	5954	4246	4232	3652	4117
Waterloo Insurance Company	3519	3281	5095	5230	4078	4955	3991	3872
Wawanesa Mutual Insurance Company	4002	3914	5782	6902	5239	4883	5041	4794
Western Assurance Company	5688	5078	8121	8956	6311	7719	6458	5809
York Fire & Casualty Insurance Company	4254	3951	6593	7538	4998	5402	5055	5431
Zenith Insurance Company	6199	5669	7876	8696	6351	7577	6671	6581