



LOVE THAT IDEA OF A EUROPEAN CAR IN YOUR DRIVEWAY?

UNEASY ABOUT HIGHER INSURANCE PREMIUMS?

FEAR NOT.

Another commonly held misbelief about European car ownership is the perceived costs of insurance. Generally, those outside the business simply assume there is a large premium to be paid when adding a European car to your typical auto insurance policy. With the increased focus of insurance providers on safety and personal injury related claims, the gap between European cars and many more conventional (read unexciting) domestic and Japanese offerings has narrowed significantly. In some cases certain European cars are cheaper to insure than a far less equipped and far less capable domestic or Japanese sedan. So not only can European cars save your life, they can save you money. Now that's value.

Below you will find tables showing the average insurance costs one can expect for various age groups when considering European

		PAROLIN IMPORTS AVERAGE	DOMESTIC COMPETITION AVERAGE	ANNUAL VARIANCE
3 STAR EXPERIENCE YOUNG DRIVER WITH TRAINING MALE, SINGLE AUTO	PREFERRED MARKET	\$3,761	\$3,419	\$343
	CHAMBER PROGRAM	\$2,936	\$2,863	\$72
3 STAR EXPERIENCE YOUNG DRIVER WITH TRAINING FEMALE, SINGLE AUTO	PREFERRED MARKET	\$2,586	\$2,334	\$253
	CHAMBER PROGRAM	\$1,976	\$1,794	\$183
25-40 MALE SINGLE AUTO	PREFERRED MARKET	\$1,463	\$1,324	\$139
	CHAMBER PROGRAM	\$1,220	\$1,100	\$120
25-40 FEMALE SINGLE AUTO	PREFERRED MARKET	\$1,456	\$1,343	\$114
	CHAMBER PROGRAM	\$1,254	\$1,138	\$116
25-40 MALE MULTI AUTO	PREFERRED MARKET	\$1,289	\$1,166	\$122
	CHAMBER PROGRAM	\$997	\$936	\$61
25-40 FEMALE MULTI AUTO	PREFERRED MARKET	\$1,303	\$1,186	\$116
	CHAMBER PROGRAM	\$1,024	\$932	\$92
40-60 MALE SINGLE AUTO	PREFERRED MARKET	\$1,345	\$1,186	\$159
	CHAMBER PROGRAM	\$1,269	\$1,104	\$165
40-60 FEMALE SINGLE AUTO	PREFERRED MARKET	\$1,345	\$1,186	\$159
	CHAMBER PROGRAM	\$1,276	\$1,115	\$161
40-60 MALE MULTI AUTO	PREFERRED MARKET	\$1,175	\$1,037	\$139
	CHAMBER PROGRAM	\$1,036	\$936	\$100
40-60 FEMALE MULTI AUTO	PREFERRED MARKET	\$1,175	\$1,037	\$139
	CHAMBER PROGRAM	\$1,042	\$946	\$96
60+ RETIRED SINGLE AUTO	PREFERRED MARKET	\$1,314	\$1,156	\$158
	CHAMBER PROGRAM	N/A	N/A	N/A
60+ RETIRED MULTI AUTO	PREFERRED MARKET	\$1,157	\$1,016	\$141
	CHAMBER PROGRAM	N/A	N/A	N/A



INSURANCE ESTIMATION FOR IMPORT MODELS VS. DOMESTIC COMPETITION

		BMW 328II	VOLVO S60 2.5T	AUDI A4 2.0T	SUBARU FORESTER	TOYOTA CAMRY HYBRID	MAZDA 6 GS	HONDA ACCORD LX	CHEVROLET MALIBU LTZ	FORD FUSION SEL
3 STAR EXPERIENCE YOUNG DRIVER WITH TRAINING MALE, SINGLE AUTO	PREFERRED MARKET	\$3,920	\$3,674	\$3,690	\$3,280	\$3,037	\$3,678	\$3,667	\$3,309	\$3,542
	CHAMBER PROGRAM	\$3,088	\$2,849	\$2,870	\$2,514	\$3,088	\$2,830	\$2,818	\$2,525	\$3,405
3 STAR EXPERIENCE YOUNG DRIVER WITH TRAINING FEMALE, SINGLE AUTO	PREFERRED MARKET	\$2,707	\$2,526	\$2,526	\$2,258	\$2,076	\$2,484	\$2,474	\$2,274	\$2,436
	CHAMBER PROGRAM	\$2,085	\$1,914	\$1,930	\$1,697	\$1,682	\$1,923	\$1,915	\$1,704	\$1,841
25-40 MALE SINGLE AUTO	PREFERRED MARKET	\$1,559	\$1,386	\$1,445	\$1,280	\$1,173	\$1,425	\$1,396	\$1,288	\$1,382
	CHAMBER PROGRAM	\$1,298	\$1,175	\$1,188	\$1,047	\$1,027	\$1,176	\$1,170	\$1,049	\$1,132
25-40 FEMALE SINGLE AUTO	PREFERRED MARKET	\$1,510	\$1,386	\$1,473	\$1,280	\$1,229	\$1,465	\$1,396	\$1,289	\$1,396
	CHAMBER PROGRAM	\$1,330	\$1,210	\$1,222	\$1,079	\$1,066	\$1,221	\$1,214	\$1,080	\$1,166
25-40 MALE MULTI AUTO	PREFERRED MARKET	\$1,364	\$1,244	\$1,258	\$1,131	\$1,053	\$1,244	\$1,237	\$1,125	\$1,208
	CHAMBER PROGRAM	\$1,058	\$962	\$972	\$858	\$1,054	\$962	\$957	\$860	\$927
25-40 FEMALE MULTI AUTO	PREFERRED MARKET	\$1,377	\$1,259	\$1,272	\$1,139	\$1,110	\$1,266	\$1,259	\$1,125	\$1,219
	CHAMBER PROGRAM	\$1,085	\$990	\$997	\$885	\$874	\$998	\$993	\$885	\$954
40-60 MALE SINGLE AUTO	PREFERRED MARKET	\$1,405	\$1,311	\$1,318	\$1,108	\$1,101	\$1,275	\$1,283	\$1,116	\$1,232
	CHAMBER PROGRAM	\$1,350	\$1,222	\$1,236	\$1,092	\$1,068	\$1,220	\$1,212	\$1,092	\$942
40-60 FEMALE SINGLE AUTO	PREFERRED MARKET	\$1,405	\$1,311	\$1,318	\$1,108	\$1,101	\$1,275	\$1,283	\$1,116	\$1,232
	CHAMBER PROGRAM	\$1,354	\$1,231	\$1,243	\$1,100	\$1,082	\$1,237	\$1,230	\$1,100	\$942
40-60 MALE MULTI AUTO	PREFERRED MARKET	\$1,231	\$1,144	\$1,151	\$971	\$963	\$1,113	\$1,119	\$977	\$1,077
	CHAMBER PROGRAM	\$1,102	\$998	\$1,009	\$895	\$875	\$998	\$991	\$894	\$962
40-60 FEMALE MULTI AUTO	PREFERRED MARKET	\$1,231	\$1,144	\$1,151	\$971	\$963	\$1,113	\$1,119	\$977	\$1,077
	CHAMBER PROGRAM	\$1,105	\$1,006	\$1,015	\$901	\$887	\$1,011	\$1,006	\$901	\$970
60+ RETIRED SINGLE AUTO	PREFERRED MARKET	\$1,354	\$1,290	\$1,297	\$1,087	\$1,053	\$1,241	\$1,249	\$1,096	\$1,209
	CHAMBER PROGRAM	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60+ RETIRED MULTI AUTO	PREFERRED MARKET	\$1,209	\$1,127	\$1,134	\$955	\$942	\$1,086	\$1,092	\$961	\$1,058
	CHAMBER PROGRAM	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Disclaimer: All Premiums stated below are estimations and can not be bound without speaking to a licensed broker at Kennedy Insurance Brokers **

versus non-European automobiles. All information compiled by Kennedy Insurance Brokers of North Bay. All vehicles used in the comparison are model year 2009. The left column is devoted to the various age groups. The remaining rows show varying insurance rates per year. Many may be shocked to find that annually, the average insurance costs of a BMW, Volvo or Audi could be as little as \$114.00 per year more costly than say a Chev Malibu. If the client qualifies for the *Kennedy Chamber of Commerce Program* that figure could drop to a low of \$61.00 per year. Look closely and the reader will find that a 40–60 year old male or female can insure a Volvo S60 cheaper than they could a Honda Accord, or even a Ford Fusion! Point being, if they aren't cheaper, the European cars certainly are a lot less than you think, and they're worth every penny. 🍷

** All premium estimates were prepared for the effective date of March 1st, 2013 with consistent driver profiles. Driver profiles do not include any at fault claims or convictions.

** Coverage criteria - \$1 Million Third Party Liability, \$500 Collision Deductible, \$300 Comprehensive Deductible, OPCF 44, CPP, 20 / 27 (Loss of Use / Non Owned Vehicle)

** Estimated premiums are based on North Bay - Territory 10 ratings with a stand commute distance of 10 kms one way

** No Multi line discounts (Property) were included - to estimate price with Multi Line, reduce premium estimation by 10%

** Applicant must qualify to receive Chamber Program rates



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