

# Consumer Reports' Compiles List of Useful Smart-Phone Apps For Motorists

Consumer Reports has compiled a list of useful smart-phone apps for drivers, tested for the major smart-phone platforms.

Some of the apps are free.

The full list is available in the August issue of Consumer Reports, which goes on sale June 29. The reports are also available to subscribers of [www.ConsumerReports.org](http://www.ConsumerReports.org). Updated daily, [ConsumerReports.org](http://ConsumerReports.org) is the go-to site for the latest auto reviews, product news, blogs on breaking news and car buying information.

CR's editors stress that motorists should not handle their phones while driving, because that creates a distraction that jeopardizes safety for themselves and for others. Using a mobile phone while driving may have legal consequences as well.

**Car Finder.** Price: 99 Cents. Phone: iPhone. Car Finder uses your phone's compass and GPS capability to mark the position of your car when you park and then guide you back to it later. It works in parking lots or city streets, but because it relies on the phone's GPS signal, it won't work in an indoor garage.

**aCar.** Price: Free. Phone: Android. Once you set it up by entering maintenance-schedule information from the car owner's manual, aCar reminds you when your car is due in the shop. It even reminds you when it's time for your car's annual inspection, and tracks fuel mileage and costs.

**DriveSafe.ly.** Price Free or \$13.95 Phones: BlackBerry and Android; coming for iPhone,

Palm webOS. With the premium version DriveSafe.ly reads e-mail and text messages aloud while you drive and can send a response message saying you're unavailable. The free version has a limit of 25 words per message. The premium version can handle messages of 500 words.

**iWrecked.** Price: Free Phone: iPhone. This simple program takes you through a list of what to do after a car crash, including taking photos of the scene and getting contact and insurance information from other drivers. It will also dial 911 and locate the nearest police station, taxi, or tow-truck service to assist you.

**RepairPal.** Price: Free Phones: iPhone, coming soon for Android. RepairPal helps you find a repair shop and get estimates. If you break down, it will locate a tow truck. After you enter your car's make, model, and other details, it will give a range of estimates in seconds. It also helps keep records and gives service reminders.

**Magellan RoadMate, Navigon Mobile Navigator, TomTom** Price: \$70-\$80 Phones: Magellan and TomTom: iPhone; Navigon: iPhone and Windows Mobile. Of the navigation apps CR tested, these stand out. All are easy to use and have features found on better portable GPS navigators. And all let you route to an address from your phone's contact list. But they're relatively expensive and require a separate mount, and most new smart phones already come with free navigation capability.

## Loyalty Can Be Costly

Shopping Around Still The Key To Saving On Car Insurance

### How Much Is Your Loyalty Discount Really Worth?

If you're like most consumers, you worry that switching insurance companies means losing your "loyalty discount". The truth is that switching insurance companies may cause you to lose your loyalty discount (if you had one in the first place), but that doesn't necessarily mean you'll pay more for car insurance or that you can't save a bundle in the end. The fact is, some insurance companies may provide a small discount on your premium if you've been with them for a long time – but that small discount can quickly become irrelevant if another company has a rate for you that is significantly less than what you're currently paying. After all, what good is 5% off of an annual rate of \$1,500 (a \$75 savings) if you could pay \$1,100 (a \$400 savings) with another company?

### How Much Do Rates Really Differ Across Companies?

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. And with so many insurance companies providing car insurance in Ontario, odds are you are not currently insured with the company that offers the best rate for your driving profile. This is where InsuranceHotline.com can help by providing an independent, unbiased rate comparison from over 30 top insurance companies to find you the lowest rate available for your profile. Even better, once your lowest rate is found, InsuranceHotline.com can connect you with a licensed insurance broker or agent to seal the deal. It's Fast, Safe and FREE.

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