

## Message from the Chair

by David L. Mowrer, CPCU, CLU, ChFC, ARM, AIM, AIT



**David L. Mowrer, CPCU, CLU, ChFC, ARM, AIM, AIT**, has worked in auto claims with State Farm for 35 years. He joined State Farm after graduating from Washburn University in Topeka, Kan., with a bachelor's degree in business. Mowrer earned the CPCU designation in 1990. He has been active in the CPCU Society's Central Oklahoma Chapter, having served as president, vice president and treasurer. Mowrer was a member of the Society's Intra-Industry Committee and the Sections Web Site Task Force. He is currently serving a three-year term as chair of the Information Technology Interest Group Committee.

We are well into 2009, and it seems with each passing day this year gains more momentum. Before any more time escapes, as chair of the Information Technology Interest Group, I extend to all of you a warm welcome. Whether you realize it or not, on Jan. 1, 2009, every Society member became entitled to benefits from every interest group for no extra fee beyond the regular annual dues.

I suspect that just by reading the Information Technology Interest Group newsletter, you may already be experiencing one of the new benefits of being a Society member. Also check out our Web site. Every interest group has its own Web site, which is full of all types of information that will be of interest to you.

Other interest group benefits include developing leadership skills, helping with seminars and projects, and sharing ideas and networking with other CPCUs who have similar interests.

You may know very little about the Web, computers or technology and wonder how you could help the Information Technology Interest Group. All you need is the interest and the willingness to be involved. Most of us in the Information

Technology Interest Group, me included, use computers in our work and at home but are not programmers or technicians. I have a cell phone but not a PDA, and I don't text message. What we do have in common is a keen interest in information technology.

Besides the aforementioned interest group benefits, you may be thinking what else you can get from the Information Technology Interest Group. I do not know where the following saying originated, but I am sure you've heard it in the past: "You only get out of [something] what you put into it." The Information Technology Interest Group Committee wants our interest group to be the best it can be at meeting its members' needs; however, we can only do this if our members become involved.

We need our members' help. How can you become involved? Do you have ideas for educational programs or enjoy developing and working on seminars and webinars, for example? We are forming a subcommittee and are looking for a few people to help develop two or three seminars for the Information Technology

*Continued on page 2*

### What's in This Issue

Message from the Chair . . . . .	1
Note from the Editor . . . . .	3
The Power of Coaching . . . . .	4
Smart Cars Need Smart Drivers . . . . .	5
Real Numbers . . . . .	6
New Interest Group Member Benefit . . . . .	7

# Message from the Chair

*Continued from page 1*

Interest Group to sponsor or co-sponsor with another interest group for the Annual Meeting and Seminars in 2010 and beyond. If you are interested in being on the subcommittee or have any ideas for seminars, please contact me or other Information Technology Interest Group Committee members.



## CIRCLE OF EXCELLENCE RECOGNITION PROGRAM

You can also help our interest group qualify for the 2009 Circle of Excellence (COE) Program. Our goal this year is to achieve the Gold award again. The Information Technology Interest Group Committee appreciates your efforts to promote CPCU and our interest group, as well as maintain the integrity of our profession. It is important you are recognized for your hard work. Because our COE submission comprises the activities of our members, we cannot win Gold without you.

Member activities eligible for COE consideration should meet the general criteria of adding value to the CPCU Society and interest group membership, and promoting visibility of the CPCU Society and CPCU designation. Below are some of the qualifying activities for an interest group's Circle of Excellence submission. Please provide us with the activities you have been or will be involved with from July 1, 2008, to June 30, 2009.

I want to stress that the activities below are not all the activities that could qualify. If you have any question on whether an activity qualifies, please send it to me and I can determine if it can be put in the submission.



Please e-mail a brief description of your activities and copies of any articles, presentations or handouts to me at [david.mowrer.apxd@statefarm.com](mailto:david.mowrer.apxd@statefarm.com) **no later than June 24, 2009.**

Eligible activities are as follows:

- Participated in or conducted a symposium, workshop or turnkey project for a non-CPCU audience where CPCU or the Information Technology Interest Group was acknowledged.
- Promoted the CPCU designation within your company or organizations.
- Participated in or conducted a CPCU chapter meeting presentation, symposium or workshop for CPCU members. For example, have you sponsored a topic or spoken at a chapter luncheon or meeting? If so, we would need dates, title of topic and estimated attendance number.
- Developed a CPCU turnkey program.
- Taught a class, e.g., AIC, CPCU. If so, we need the title of the class, the dates and where it was taught.
- Published an article(s) for any non-CPCU publications where CPCU or the Information Technology Interest Group was acknowledged.

- Prepared a research project for a chapter, interest group or the CPCU Society.
- Sponsored, developed or participated in a program matching new designees to the Information Technology Interest Group.
- Participated in or conducted an outreach program — e-mail or letter — for the CPCU Society, interest group or chapter membership.
- Participated in or conducted any other activity where the CPCU Society, CPCU designation or the Information Technology Interest Group was promoted or recognized.

Get more from your designation. Become involved with your local chapter and the Information Technology Interest Group. Become a volunteer for the CPCU Society. There are many opportunities for you to help and many new friends to meet — if you would take that initial step and get involved. Again, welcome to the Information Technology Interest Group. We look forward to hearing from you. ■

# Note from the Editor

## ***A New Year, A New You ... Catching Up on Resolutions***

by Celeste Allen, CPCU, CLU, ChFC, FLMI



**Celeste Allen, CPCU, CLU, ChFC, FLMI**, has 28 years' experience in the insurance industry, having worked in claims, underwriting, business analysis and information technology. She currently is a manager with State Farm. Allen's leadership experiences led her to strengthen her community service participation and make a difference in the lives of young people in her community, including those at-risk. Allen also is a member of two major public service organizations. She earned a bachelor's degree in psychology from Temple University, a master's of business administration degree from Illinois State University and a master's degree in executive leadership from the University of Nebraska at Lincoln.

**I**n early January, did you make some New Year's resolutions that you had hoped would result in significant change to your life? At this point, have you already abandoned some of those resolutions — initially made with firm resolve — or are you diligently sticking to them but with dread? In order to be successful with the execution of your resolutions, you need to make a serious commitment to effect change.

In this newsletter issue of the Information Technology Interest Group, we present an article that should motivate you to acquire a coach to enhance your performance at work or to enrich your personal life. A thorough self-assessment, along with honesty and candor, are the key items you should carry with you on your coaching appointments. There are a number of things you can do to ensure a new and improved you.

Consider a well-known leader in the IT industry who renewed and reinvented himself on numerous occasions amid adversity, disappointment and failure — and became better for it after each challenging experience. This leader is **Steve Jobs**, CEO of Apple Computer and Pixar Animation Studios. You will obtain a good glimpse of his experiences via three stories he shared with the 2005 graduating class of Stanford University.

In the first story, he relayed how he dropped out of college after six months and then decided to take a calligraphy course just because he admired the beauty of typefaces. Had he not dropped out of college, he would never have taken that calligraphy course. And he used the typefaces he was exposed to in that class in the design of the Mac.

Jobs' second story illustrates how his love of computing led, within the span of 10 years, to the development of a \$2 billion company with 4,000 employees. After Jobs grew apart from his initial partner

in the company over its future corporate direction, he was fired by the board of directors. So, at age 30 he had to endure a very public failure. But had he not been fired by Apple, he would not have gone on to create two new innovative companies — NeXT (a portion was later sold to Apple) and Pixar (an award-winning animation studio — ever hear of *Toy Story*?).

In his last story, he shared his experience of being diagnosed with a fatal form of pancreatic cancer. The biopsy that was subsequently performed, however, revealed that although he had a rare form of cancer, it was curable with surgery. Having faced his own mortality, Jobs changed his perspective on living and on dying.

Near the end of his Stanford commencement speech, he gave the graduates some important advice. Take in his comments as guidance for developing a new you.

Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma — which is living with the results of other people's thinking. Don't let the noise of others' opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition. They somehow already know what you truly want to become. Everything else is secondary.

My charge to you is to take stock of yourself, your job and your life and then assess whether or not you are doing all that you can to make things better for yourself, your family, your employer, your community and your world. ■

# The Power of Coaching

by Jean Lancaster, CPCC, CLU, FLMI

**Jean Lancaster, CPCC, CLU, FLMI,** is a Certified Professional Co-Active Coach with 30 years' professional and management experience. She coaches and mentors first-line and middle managers, focusing on the transition into management and leadership roles. Lancaster also works with clients designing life and career transitions as well as creating balance for busy parents and professionals. You may contact her at [jean@jeanlancaster.com](mailto:jean@jeanlancaster.com).

The term coaching brings to mind different things for different people. Perhaps you are, or have been, an athlete. In that world, a coach leads the team and provides instruction, guidance, and sometimes that little kick in the pants needed to get the athlete moving in the right direction. In business, coaching is sometimes associated with "performance improvement," or fixing a problem with an employee.

But coaching as a profession takes a unique approach. Coaching assumes the client is capable, creative and *knows the answers!* Coaching is a way to help clients uncover their unique agenda and their unique answers. A coach will partner with the client to design a plan to move his or her life forward. A coach will shine the flashlight on limiting beliefs that keep a client stuck. Accountability? A coach will not let you hide!

People use coaching to support bold choices and changes in their personal lives. Managers and executives often use a coach to help them be more effective in their leadership role, drive change in their organization, or help their teams work more effectively together. Business consultants often recommend coaching to support and accelerate organizational changes being implemented within their client companies.



## Awareness, Intention and Action

Whether used for business or in your personal life, coaching supports a fundamental shift in how you operate in your world. You will develop clarity around awareness, intention and action.

- **Awareness.**

You have a unique set of values that define who you are in your life and in the world. You are born with some of these values; some develop based on your life experience. Coaching will help you identify and articulate your unique set of values. This awareness allows you to determine options and make choices in your life and work that align with who you are at your core.

- **Intention.**

Much has been written and said about the laws of attraction — what you think about and focus on tends to occur. The real power here is in the land of intention. When you are focused on what is truly important to you and what is aligned with your true values — *your intention* — possibility and abundance become available to you. Coaching helps you tap into possibility and abundance. Coaching shines the light on limiting beliefs, the scarcity mentality, and the "that's just the way it is" mode of thinking. When you shine the light on these areas, they

lose their power. Intention, possibility and abundance take over.

- **Action.**

Most people live life on autopilot. Get up; go to work; pick up the kids; go to practice; fix (or pick up) dinner; do homework, housework and yard work; crash; get up; do over. Yes, much of that we need to do. The key is paying attention to what is truly important to you.

When you know your values and when you let go of what holds you back, you can boldly make choices and design the life you want to live. A coach will help you brainstorm possibilities and plan your path. A coach will be there to both challenge and support you. A coach will hold you accountable. A coach will help you celebrate your accomplishments and your journey.

## Tap into the Power of You

The power to live the life you want, to have the business or career you dream of, to be an authentic leader within your organization or community ... reside within you! A coach can be the guide to help you recognize this power and allow it to emerge and flourish. ■

# Smart Cars Need Smart Drivers

by Celeste Allen, CPCU, CLU, ChFC, FLMI

**I**magine if you will ... you're sitting back in your car, relaxing or reading a newspaper — and leaving the driving up to the car. This is not a description of a scene in a futuristic sci-fi movie. It's a description of something that will soon come to fruition. A number of advances rely on existing technology, and new concepts currently are being tested — all of which will make fully automated driving a reality.

Volkswagen has partnered with different companies and has initiated internal projects on concept cars such as the VW iCar (intelligent Car), which involves its Golf 53 research vehicle and its Passat. iCar innovations entail automating several processes and maneuvers, including the car's remaining in the center of a lane, executing a passing maneuver, and automatically stopping and/or slowing down in sync with approaching traffic.

Volkswagen also has a Pyrobrake System that employs a stereo camera and radar sensors that can anticipate an accident and rapidly apply brakes (within 80 milliseconds). Development of PyroBrake technology is predicated on the fact that "48 percent of drivers fail to brake in a frontal collision." These innovations are based on technology that has been in existence for some time, such as video cameras, laser sensors, radars, electromechanical power steering, a computer-controlled electronically actuated parking brake, anti-lock brakes designed to prevent unintentional skidding, beeps that sound when cars back up, and headlights which change with bends in the road.

The European HAVE-IT (Highly Automated Vehicles for Intelligent Transport) project focuses on the concept of fully automating driving. Smartweb is a technology that was developed to address word recognition and understanding words by computers. The Safe Intelligent Mobility project in Germany uses vehicle-to-vehicle and vehicle-to-infrastructure

communication, wherein mini computers in cars are linked via radio networks. Computer technology will also provide the ability of car computers to transmit hazardous road conditions to drivers regarding black ice, fog and drivers driving in the wrong direction. Infrared cameras and onboard computers will be used to detect the presence of pedestrians. Warning sounds will be activated when it is determined that a driver's reflexes are waning due to exhaustion.

Automotive engineer **Merkel Weiss** is in favor of most advancements in car technology, but he prefers technologies that increase driver awareness. These include computers that emit buzzers or other sounds (or some type of mild "joy buzzer"), anti-lock brakes, radar-activated brakes, and seat belts which automatically tighten. All of the aforementioned innovations lessen bodily damage and financial costs associated with accidents.

In "Confronting Driver Distraction," an article Weiss wrote for *The Futurist*,



he states that 80 percent of motor vehicle accidents can be attributed to driver distraction. He contends that the less effort people have to exert while driving, the less attentive, focused and effective they will be. Weiss asserts that driver distraction is a function of driver complacency, which in turn can lead to a dangerous and costly outcome relative to damage to people, pain and suffering, costs of medical care, legal costs and more. He also argues that the more effortless driving becomes, the more encouraged drivers will be to travel at faster speeds.

No matter what innovative marvels take place with automotive technology, the driver is still integral to driving the vehicle. Drivers need to be smart in their approach and their use of new technology to enhance their driving experiences. They should not seek to employ technology that solely puts the computer in the driver's seat. Smart approaches will lend themselves to smart and cost effective outcomes. ■

## References

Amend, James. "VW Closer to Automated Driving." *WARD's Auto World/Electronics* August 2008: 20-21.

Anonymous. "Germany's Smart Cars: Computerized Automobiles to Make Driving Safer, Less-Stressful, and Maybe Even Cheaper." *German Business Review* January 2008: 4.

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# Real Numbers

by Celeste Allen, CPCU, CLU, ChFC, FLMI

I recently glanced at an article that referenced an insurance company being sued for a gazillion dollars. I was intrigued by the number — to the extent of being driven to research it. Surprise, surprise, surprise ... the term is used to denote a nonsensical large number.

In my day, we simply used terms like “boatloads” and “a ton of money” to describe wildly large numbers. In keeping with a new you, a better you, a smarter you theme, take time to frequently expand your knowledge and challenge yourself to do something you’ve never done before and always wanted to do.

Now, let’s test your real numbers knowledge. Indicate if the number below is real, and if so, denote the number of zeros in the number. Answers appear at the end of the article.

- (1) Googol.
- (2) Googolplex.
- (3) Mothra-illion.
- (4) Centillion.
- (5) Umpteen.
- (6) Decillion.
- (7) Undecillion.
- (8) Bazillion.
- (9) Quattuordecillion.
- (10) Quintillion.

## References

Straightdope.com. Last accessed 01/31/2009.

Mathforum.org. Last accessed 01/31/2009.

- (1) Real — 100 zeros.
- (2) Real — a googol of zeros.
- (3) Nonsense number.
- (4) Real — 303 zeros.
- (5) Nonsense number.
- (6) Real — 33 zeros.
- (7) Real — 36 zeros.
- (8) Real — 45 zeros.
- (9) Real — 18 zeros.
- (10) Real — 18 zeros.

Answer Key

## THE INFORMATION TECHNOLOGY INTEREST GROUP

PRESENTS

**YOU MEAN I REALLY CAN GET  
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# New Interest Group Member Benefit

by CPCU Society Staff

**B**eginning Jan. 1, 2009, *every* Society member became entitled to benefits from every interest group for no extra fee beyond the regular annual dues, including access to their information and publications, and being able to participate in their educational programs and functions.

An Interest Group Selection Survey was e-mailed to members beginning mid-November. By responding to the survey, members could identify any of the existing 14 interest groups as being in their primary area of career interest or specialization. If you did not respond to the survey and want to take full advantage of this new member benefit, go to the newly designed interest group area of the Society's Web site to learn more about each of the interest groups and indicate your primary area of career interest. You will also see options to receive your interest group newsletters.

Currently, there are 14 interest groups: Agent & Broker; Claims; Consulting, Litigation & Expert Witness; Excess/ Surplus/Specialty Lines; Information Technology; International Insurance; Leadership & Managerial Excellence (former Total Quality); Loss Control; Personal Lines; Regulatory & Legislative; Reinsurance; Risk Management; Senior Resource; and Underwriting.

As part of the Interest Group Selection Survey, members also were asked to express their interest in the following proposed new interest groups: Actuarial & Statistical; Administration & Operations; Client Services; Education, Training & Development; Finance & Accounting; Human Resources; Mergers & Acquisitions; New Designees/Young CPCUs; Nonprofits & Public Entities; Research; Sales & Marketing; and The Executive Suite.

Members who missed the Survey may update their selections on the Society's Web site or by calling the Member Resource Center at (800) 832-CPCU, option 4. Members can also order printed newsletters for nonprimary interest groups at an additional charge. ■

The **Agent & Broker Interest Group** promotes discussion of agency/brokerage issues related to production, marketing, management and effective business practices.

The **Claims Interest Group** promotes discussion of enhancing skills, increasing consumer understanding and identifying best claims settlement tools.

The **Consulting, Litigation & Expert Witness Interest Group** promotes discussion of professional practice guidelines and excellent practice management techniques.

The **Excess/Surplus/Specialty Lines Interest Group** promotes discussion of the changes and subtleties of the specialty and non-admitted insurance marketplace.

The **Information Technology Interest Group** promotes discussion of the insurance industry's increasing use of technology and what's new in the technology sector.

The **International Insurance Interest Group** promotes discussion of the emerging business practices of today's global risk management and insurance communities.

The **Leadership & Managerial Excellence Interest Group** promotes discussion of applying the practices of continuous improvement and total quality to insurance services.

The **Loss Control Interest Group** promotes discussion of innovative techniques, applications and legislation relating to loss control issues.

The **Personal Lines Interest Group** promotes discussion of personal risk management, underwriting and marketing tools and practices.

The **Regulatory & Legislative Interest Group** promotes discussion of the rapidly changing federal and state regulatory insurance arena.

The **Reinsurance Interest Group** promotes discussion of the critical issues facing reinsurers in today's challenging global marketplace.

The **Risk Management Interest Group** promotes discussion of risk management for all CPCUs, whether or not a risk manager.

The **Senior Resource Interest Group** promotes discussion of issues meaningful to CPCUs who are retired (or planning to retire) to encourage a spirit of fellowship and community.

The **Underwriting Interest Group** promotes discussion of improving the underwriting process via sound risk selection theory and practice.



# Information Technology Interest Group

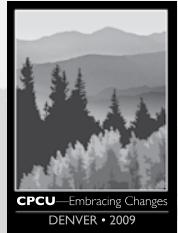
## *Cutting Edge*

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**Mark your calendar today!** Stay tuned for more details and online registration, available in May, at [www.cpcusociety.org](http://www.cpcusociety.org).

The Information Technology Interest Group newsletter is published by the Information Technology Interest Group of the CPCU Society.

**Information Technology Interest Group**  
<http://infotech.cpcusociety.org>

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