

# Iowa Chapter CPCU Society Meeting

Date & Time	Thursday, October 19, 2006 11:30 a.m.
Location:	Des Moines Central Library
Topic:	Big Brother is Watching You Drive
Speakers:	Kevin Cholakian, J.D. and William Woodruff, Ph.D

## DESCRIPTION: BIG BROTHER IS WATCHING YOU.....DRIVE!

Most people do not realize their car is monitoring their driving, secretly recording data on speed, braking and acceleration. Time Magazine reports that 64% of 2006 vehicles contain an Event Data Recorder (EDR) or "black box". As these devices make their way into more vehicles, the controversy over use of the data they provide is heating up. Law enforcement agencies, prosecutors and insurance companies are rushing to make use of EDR technology in accident investigation, criminal prosecution and underwriting of insurance while privacy advocates are working to restrict the use of what they fear could lead to real-time surveillance. Join us for a historical overview of EDR technology, including: What data is available and how it is accessed, the legal issues regarding the use of EDR data and how this data can be used.

**Kevin K. Cholakian**, a native Californian, attended North Carolina School of the Arts in Winston-Salem, North Carolina his senior year of high school 1971-72 on a full scholarship. Mr. Cholakian then attended San Francisco Conservatory of Music on a Ford Foundation Scholarship from 1972-1973. He graduated magna cum laude with a B.A. in Philosophy from California State University in 1977. From 1976 to 1978, he served as Chief Administrative Assistant to California State Senator Rose Ann Vuich (the first woman elected to the California State Senate), wherein he was responsible for the Central California field offices and Sacramento legislative office. He received his law degree from the University of California, Hastings College of the Law in 1981 where he was Executive Editor of the Hastings Communications and Entertainment Law Journal and was a law review scholarship recipient.

Mr. Cholakian has successfully defended approximately 25 jury trials, each with exposures in excess of \$100,000, and is regularly asked to defend cases that have exposures in excess of \$1,000,000.00. He has never lost a jury trial. His first trial as an attorney was a subrogation case venued in Santa Clara County that resulted in a \$1.1 million dollar verdict in favor of AIG, and his firm continues to specialize in subrogation efforts on behalf of a number of major carriers doing business in California. Although exclusively representing defendants in civil litigation over the years, he tried, in 1994, Crow v. State of California, a 9 week Alameda Superior Court trial in which the jury awarded his client, Mr. Crow, a \$6.5 million dollar verdict, the largest verdict in Alameda County by a non plaintiff attorney in the last 20 years. Mr. Cholakian, on behalf of his insurance clients, has also recovered in excess of 10 million dollars in subrogation recoveries.

**William H. Woodruff, Ph.D.**, is an engineer with InSciTech, Inc., where he practices mechanical engineering and accident reconstruction. He has investigated numerous vehicle accidents and failures, which have encompassed a broad range of issues including vehicle speed and timing, impact severity, vehicle and driver performance, and automotive design and technology. Dr. Woodruff is also a Lecturer in the Mechanical Engineering Department at Santa Clara University where he teaches a class in vehicle accident reconstruction.

Prior to joining InSciTech, he worked in the accident reconstruction group at Exponent Failure Analysis Associates, Inc. and ProAnalysis, Inc.. Dr. Woodruff obtained his doctorate in aerospace engineering from the University of Michigan. His thesis research, completed in conjunction with NASA Langley Research Center, examined combustion in very high speed propulsion systems.

InSciTech, Inc. is a consulting engineering firm with offices in San Francisco, CA and Atlanta, GA. Dr. Woodruff is president and one of three founding partners in InSciTech. Dr. Woodruff and InSciTech are building a new data services division that focuses on providing black box, or EDR, data reports from vehicles. The data services division is intended to offer rapid, cost-effective, nationwide coverage for large clients to obtain EDR data as part of their initial claims process and to preserve evidence for future criminal and civil litigation.

To enable us to have an accurate count for food purposes, please call, fax or e-mail reservations by October 13, 2006 to:  
CPCU-iowa@aml.org  
or Kelly Kipping at 515-243-1558

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