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## STRATEGIC MARKET ENTRY PROJECT

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### ABSTRACT

Successful risk management is critical to top level decision makers in any organization, involving fundamental strategic policy and planning to identify and allocate scarce resources to projects or activities that generate sustainable competitive advantage and maximize available long-term growth opportunities, or even survival. This article describes a flexible group project wherein students of risk management and insurance (RMI) may gain additional exposure and experience with applications of fundamental strategic management theory in the context of their particular RMI major coursework. The *Project* may be a useful tool in helping RMI students further develop their research and presentation skills, as well as enhance critical strategic decision making; exposure to cultural, regional or globalization issues; application of fundamental strategic management concepts; and knowledge of current events. While this *Project* was developed primarily for RMI students, students across business disciplines also may benefit from participation.

### INTRODUCTION

The *Strategic Market Entry Project* applies fundamental business policy, strategic management (BPS), and globalization concepts to risk management and insurance (RMI) markets. This can help students majoring in RMI develop or reinforce key theoretical and pedagogical concepts with potentially greater and more practical expositional value to those students by inherently allowing them to focus effort on their implicit primary academic area of interest (i.e., seeing how strategic management concepts are applied within the framework of their own major coursework as opposed to just in a traditional business strategy/policy or international type of course that tends to offer few, if any, RMI applications). RMI students have opportunities to learn to make better business decisions by factoring in real world examples, issues, and current events in risk management, insurance, and reinsurance (as such factors are easily incorporated into the *Project*), thereby helping to make the learning experience of individual students more

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relevant. Differences in cultural, social, moral, and ethical perspectives regarding risk and insurance are easily explored, especially where the *Project* is conducted in its original multinational setting. The (entirely optional) "class activity" requirement offers students further opportunities for creativity, fun, and shared experiences to enhance examples of cultural/regional diversity.

### PROJECT HISTORY

The *Project* was originally developed during the spring of 2003 for use by the first author while serving in Austria as a visiting Fulbright lecturer at the Institut für Versicherungswirtschaft, Wirtschaftsuniversität Wien (Institute for Risk Management and Insurance, Vienna University of Economics and Business Administration, hereinafter the "WU").<sup>1</sup> The *Project* was employed at the WU as the primary pedagogical tool in two separate seminar (semester-equivalent) courses, consisting of 24 students each per university-imposed maximum class seating. Participants were in their first-year graduate/senior undergraduate (U.S.-equivalent) level coursework in international risk management and insurance, and all participants had taken at least one other risk/insurance course (i.e., a *pro-seminar*) at the WU prior to their enrollment in these seminars. Though a portion of the seminar participants were "local" Austrian students, the majority were themselves study-abroad students at the WU hailing from various countries around the world, including: Russia, France, Germany, Bulgaria, Croatia, Serbia, Italy, China, Vietnam—even two from the United States. While the original seminar courses were conducted in English at the request of the WU, and other courses students took were offered only in German, it is noteworthy that there is no direct foreign language requirement necessary in the *Project*—although one could be exploited where student and instructor skills were appropriate.

Further, due to the highly diverse and rather unique international body of WU participants in the original seminar application of the *Project*, students were asked to recuse themselves from being on any team employing their own home country in order to broaden each student's individual experience and increase interactivity across all course participants. Instead, students were encouraged to serve as valuable course resources to add perspective and educational insight for other students/teams who were analyzing their country of domicile, thereby increasing depth of understanding of the myriad regulatory, market, and/or cultural issues facing all student teams and the class as a whole. Thus, no prior international experience ultimately is required to implement the *Project*, but any such experience(s) easily may be exploited by the instructor and students if/where applicable.

### CURRENT PROJECT USE

In the years since the original application, the *Project* has been updated and continues to be offered as one of two team-based choices for a mandatory semester-long project (the other project being Enterprise Risk Management oriented) that an individual student must participate in as part of their required capstone seminar RMI course offered each

<sup>1</sup> For more information on the various personally and professionally rewarding programs sponsored by the J. William Fulbright Foreign Scholarship Board, Council for International Exchange of Scholars, United States Department of State Bureau of Educational and Cultural Affairs, see [http://www.cies.org/about\\_fulb.htm](http://www.cies.org/about_fulb.htm).

spring semester at the developers' home university. Students enrolled in this capstone RMI course all have completed at least a Principles/introductory course and may have completed or be concurrently enrolled in any of the remaining required RMI courses that constitute the major core there (i.e., Property/Casualty Insurance, Life/Health Insurance, and Employee Benefits courses). However, the *Project* is still readily transferrable to any school, including those that may not have similar breadth/depth of RMI course offerings or an RMI major, or minor. While various facets of the *Project* lend themselves easily to class exercises in a Principles course, results likely are better in capstone or seminar course settings after students have been exposed to fundamental RMI concepts. The *Project* also is employed as a one of two similar team-based project choices required of graduate students in an elective RMI course that is offered in the host university's MBA program each fall semester. Total enrollment in each course has averaged approximately 21 (undergraduate) and 14 (MBA) students over the period since the *Project* was first introduced, with team size limited to 3 (undergrad) and 2 (MBA), respectively. Typically only one or two teams choose to employ the *Project* each course offering, so the additional time burden on the instructor has not proven unreasonable.

The *Project* is quite flexible and is easily adapted to either international or domestic markets (e.g., U.S. domestic interstate market entry). The *Project* does not require a great deal of prior knowledge of the industry on the part of students, especially when the instructor has a broad enough skill set and/or experience, but prior basic knowledge by students has very positive impact. Almost all of the individual elements of the *Project* are sufficiently flexible and can be altered so as to better fit the wide range of anticipated skill sets of both the students and the instructor (e.g., a common client might be chosen by the instructor, or individual teams may be tasked to enter the same market but in a different line, or different teams may be tasked to enter the same line, but in different states). The only real limitation of the *Project* is the relative creativity or workload limitation for any individual instructor, and their students. Prior or concurrent exposure to course content from a capstone business policy/strategic management (BPS) or international business type of course is not required. In fact, the *Project* offers RMI students additional opportunities to develop/expand basic strategic management, as well as international, concepts they may (or may not!) be exposed to during their formal course of study (i.e., a BPS-type course is a common requirement at AACSB accredited schools often taken during a student's final semester, which may/may not coincide with when they take their RMI courses; international content is often presented through a stand-alone course within a major or across a range of other required common body of knowledge courses).

The *Project* also helps students to better develop their research skills at all informational levels, from the individual company/group level to various lines of business to markets. The (optional) presentation requirement allows students to gain self-confidence and greater experience in public speaking, as well as skills in creating/developing presentations of potentially complex material for potentially diverse audiences. The formal write-up requirement allows students to continue to develop their project organization and professional writing skills. The team aspect of the *Project* better distributes the workload and affords students opportunities to continue to develop interpersonal and group/team dynamics skills. Students also are given the opportunity to provide direct input and feedback on the activities of their group/peers. (See Appendix A: Team Project Peer Evaluation Worksheet; students are required to complete one copy of that document, with the identity portion completed at the beginning of the semester, and then return it to the instructor so appropriate contact information can be readily

maintained, in order to reduce shirking and so that each student understands the applicable peer rating factor dimensions. Each student then gets a copy of that same page back at the end of the semester/project to return to their individual peer ratings to the instructor to facilitate anonymity and yield more informed responses.)

### TYPICAL PROJECT ASSIGNMENT

You are part of a consulting team that has been contracted by a major insurer/reinsurer "client." [Note: Your team must choose whether that client is domiciled in either Asia (limited to: Japan, Korea, Australia, or New Zealand), the European Union (any current member), or North America (limited to: Canada or the United States).]

Your task is to investigate and prepare a written report and formal presentation to the client's Board of Directors (i.e., the class) concerning the results of the strategic competitive analysis your team performs to help them evaluate the decision as to whether or not they should commit resources to entering a particular domestic market ("line of business") of a "target" country. [Note: Your team must also choose the target and line(s) of business to enter.]

Your team may have to avail themselves of the luxury of making certain simplifying assumptions. However, you should try to make very few such decisions, and any assumptions that you do make must not be either illegal, immoral, or unethical. Apply a basic "Mother Test."<sup>2</sup>

### PROJECT HANDOUT/SUPPORTING MATERIALS

A detailed Adobe.pdf file of a PowerPoint outlining the project assignment is made available to students to assist them in completing their project.<sup>3</sup> The handout provides an overview of how one might undertake a fundamental market analysis, beginning with basic market information and demographics, and potential modes of entry, such as nonequity licensing or equity entry via "greenfield" start-up (see Pan and Tse, 2000). The handout provides a road map toward helping students conduct a general strategic market analysis including, among others, the importance of identifying boundaries and structure of markets, the determinants of competition among rivals, their relative competitive position and likely response to potential strategic moves, factors required for success, and prospects for above-average profitability. The classic foundation for achieving sustainable competitive advantage (e.g., Porter's, 1980, "five competitive forces" strategic model), traditional strength/weakness/opportunities/threats (SWOT) analysis, the importance of mission, goals and objectives, as well as useful extensions (e.g., Kim and Mauborgne's, 2005, "blue ocean strategy" concepts) all easily can be discussed in class or in groups. RMI students benefit when these topics are covered (or reinforced) when applied within the context of their own primary major area of interest.

### QUICK CONCEPTUAL EXAMPLE: LOUISIANA HOMEOWNERS INSURANCE

The *Project* handouts provide a detailed framework through which RMI students can develop potential lines of inquiry to identify and access data appropriate for

<sup>2</sup> A "Mother Test" is: if your mother knew what you were doing, would she approve?

<sup>3</sup> Available from the authors or through the ARIA teaching resource website.

strategic decision making applied to real world problems. For example, homeowners (HO) insurance markets in Louisiana have generally been problematic since Hurricane Andrew (1992). Prior to Andrew, there were approximately 160 HO insurers operating in Louisiana, but the \$1 billion in damages suffered in the state initiated a rather steady and precipitous exodus.<sup>4</sup> By the time Hurricanes Katrina and Rita hit the state in 2005, and the levees failed, flooding New Orleans, together combining for over \$45 billion in losses (across the Gulf), the number of insurers operating in Louisiana had dwindled to 16, of which only about 5 were actively writing new business (and mainly in northern Louisiana). Table 1 provides summary data on the highly concentrated Louisiana HO markets, as of December 2008.

#### “Big Muddy” Competition?<sup>5</sup>

A very practical management problem would be are the Louisiana HO markets attractive enough to lure new entrants? Students, as well as instructors, often appreciate such practical applications of theory, or at least will willingly participate in a potentially fun learning exercise. Students begin by gathering basic demographic and market information relevant to the entrant, and the target market, most of which is readily available. For example, in 2008 some useful macroeconomic variables might include facts like Louisiana had a total population of approximately 4.5 million, a gross state product of about \$220 billion (ranking #24), a reasonably educated work force, and unemployment of about 5.1%, among other items.

Data more specific to insurance markets also are readily available for students to gather. For example, Louisiana imposes on insurers reasonably familiar minimum capitalization (e.g., \$1 million for both stock and mutual insurers writing property damage) and licensing requirements. But Louisiana also imposed some potentially unfamiliar things on “outsiders.” For example, since it was purchased from France by the United States in 1805, Louisiana maintains its fundamental legal basis as the Napoleonic code, a civil system of pure comparative negligence inherently more expensive than other U.S. states and jurisdictions with fundamental legal systems based on English common law and contributory negligence (Flanigan et al., 1989). Further, at least until December 2008, regulated insurance pricing was the sole province of the Louisiana Insurance Rating Commission (LIRC), a controversial and highly political body dominated by patronage appointees who served at the pleasure of the governor. Three consecutive Louisiana insurance commissioners (who are elected by popular vote, not appointed) had been convicted and ultimately served in federal prison in the 1980s and 1990s, such that Louisiana unfortunately developed somewhat of a reputation for being not quite “Third World” . . . just 2<sup>1/2</sup>. Critical analysis of all available demographic and market data would necessarily follow.

Figure 1 gives an admittedly tongue-in-cheek generalization of how Louisiana typically actually fares, (or, more importantly, is often perceived to fare), whether deserved or

<sup>4</sup> All data, source: Louisiana Department of Insurance. The exodus continued due to a variety of causes such as actual losses, fear of potential losses, activist judicial rulings, inadequate pricing/political problems with the Rating Commission, and other business reasons.

<sup>5</sup> The Mississippi River, long known as the “Big Muddy” because of its colossal continental sediment load, is lampooned here to honor “Blue-” and “Red-Ocean” competitive strategic concepts familiar to students of strategic management theory (see Kim and Mauborgne, 2005).



**TABLE 1**  
Louisiana Homeowners Market (as of December 2008)

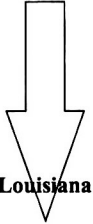
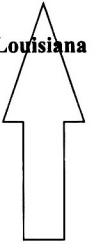


Rank	GROUP/Company	Direct		
		Premiums	% Share	Cum %
1	State Farm Grp	\$388,465,747	27.40%	27.40%
2	Allstate Ins Grp	213,243,374	15.04%	42.44%
3	Louisiana Citizens Property Ins Corp	138,549,028	9.77%	52.21%
4	Zurich Ins Grp	81,884,292	5.78%	57.99%
5	Louisiana Farm Bureau Mut Ins Co	81,281,065	5.73%	63.72%
6	Liberty Mutual Grp	80,041,742	5.65%	69.36%
7	United Serv Auto Assn Grp	50,376,352	3.55%	72.92%
8	Delek Grp	36,310,201	2.56%	75.48%
9	Munich Re Grp	34,591,077	2.44%	77.92%
10	Travelers Grp	33,049,213	2.33%	80.25%
11	The Hanover Ins Grp	29,230,699	2.06%	82.31%
12	American Natl Fin Grp	24,749,553	1.75%	84.06%
13	Shelter Ins Grp	21,801,206	1.54%	85.59%
14	Chubb & Son Inc Grp	20,745,798	1.46%	87.06%
15	Allianz Ins Grp	20,664,272	1.46%	88.51%
16	American Intl Grp	17,243,842	1.22%	89.73%
17	Hartford Fire & Casualty Grp	15,485,370	1.09%	90.82%
18	Auto Club Enterprises Ins Grp	15,222,031	1.07%	91.90%
19	Metropolitan Grp	15,058,130	1.06%	92.96%
20	Horrace Mann Grp	13,320,319	0.94%	93.90%
21	ARX Holding Corp	12,143,692	0.86%	94.75%
22	Southern Farm Bureau Cas Grp	10,273,038	0.72%	95.48%
23	Unitrin Grp	10,141,645	0.72%	96.19%
24	United Fire & Cas Grp	9,831,312	0.69%	96.89%
25	GeoVera Holdings Inc Grp	9,732,218	0.69%	97.57%
	Total	\$1,417,839,211		

Source: Louisiana Dept of Insurance/NAIC Annual Statements; the next 20 ranked groups write remainder, with 20 more idle.

not, when compared to similar demographics or measures from other U.S. states, which students can easily identify, research, access, and utilize in support of their strategic decisions. Some examples of "good" things such comparative analysis might reveal, among others: positive demographics such as a better educated workforce, greater disposable income, lower insurance rates (in auto, homeowners or workers' comp—at least from the perspective of consumers), stability in working population age, increased

**FIGURE 1**

Humorous Generalized Schematic of How Louisiana Has Typically Fared, or Even Unfairly Been Perceived to Fare, in Virtually Any Dimension Folks Think of

Comparative State Ranking	Historically		but, more Recently	
	Lists of "Good" Things	Lists of "Bad" Things	Lists of "Good" Things	Lists of "Bad" Things
Highest/First				
●				
●				
●				
●				
Lowest/Last				

"happiness" or quality of life.<sup>6</sup> "Bad" things might include: high infant mortality, cancer or obesity incidence, major city crime, exposure to hurricane/flood/catastrophes, or judicial activism (from an antitort reform perspective), among many others. Students may easily find and collect lots of data on both "good" and "bad" things. Current events, such as Hurricane Katrina (which primarily impacted eastern Louisiana, and Mississippi) and the concomitant levee failures (which actually caused the massive flooding of New Orleans), Hurricane Rita less than a month later (savaging western Louisiana, and thousands of offshore oil and gas rigs), and the BP Macando well explosion/ later sinking of the Deepwater Horizon on April 20, 2010 (plaguing Louisiana's vast natural wetlands/migratory flyways, and negatively impacting its tourism, seafood, oil/gas rigs and offshore service industries, as well as other Gulf states), can mitigate or provide valuable context for both the gathered facts and resulting strategic decisions. Students thereby could make reasonable determinations as to whether an insurer might endeavor to participate (continue to participate) in the Louisiana insurance markets and whether a participating insurer might reasonably be able to strategically position themselves so as to potentially achieve long term competitive advantage and/or sustainable growth opportunities.

Figure 1 illustrates that Louisiana historically has tended to rank relatively higher (worse) than other states (and, sadly, even some other countries) on numerous lists of "bad" things (e.g., regularly ranking among the top seven in estimated insured coastal exposure<sup>7</sup>). Conversely, Louisiana also historically has tended to rank somewhat lower

<sup>6</sup> Despite the many burdens alluded to in this article, Louisianians recently were recently found to rank #1 in at least one "good" thing: feelings of "happiness," beating out Hawaiians and Floridians as measured by a detailed statistical comparison of various subjective satisfaction scores with numerous objectively estimated "quality of life" factors (see Oswald and Wu, 2010). *Laissez les bon temps rouler!*

<sup>7</sup> Source: Insurance Information Institute.

(again worse) on lists of “good” things (e.g., ranking last in “good health” in 2008<sup>8</sup>). Somewhat fortunately, such a dismal state of affairs often creates significant incentives for serious market stakeholders (e.g., regulators, legislators, consumers) to decisively act and attempt to bring about real, meaningful positive change.

#### The Louisiana Department of Insurance (LDOI) Property Casualty Initiative

The LDOI adopted a strategic policy initiative to address the Louisiana property-casualty markets that stressed “opportunity is greater than the risk.”<sup>9</sup> Central to its approach was a three-pronged, all-out promotional effort to attract potential new insurers and encourage existing insurers to broaden their writings. Its approach stressed clearly communicating the significant regulatory changes that the legislature and Department had undertaken aimed at making both Louisiana and the Department more “market friendly,” and tried to reverse the historic negative perceptions market participants had of doing business in the state. The three prongs were:

1. **Restraint and Reform:** focusing on maintenance of prudent post-Katrina/Rita departmental and legislative policies, fair tort laws, and elimination of the previously highly political Louisiana Insurance Rating Commission by restructuring the underlying rating process to incorporate a system of “flexband” rating wherein insurers could raise or lower their rates by up to 10% either way without prior approval, and greater efficiency in entry and rate filings, among other sensible reforms.
2. **Rebuild and Restore:** highlighted the initial establishment of the first ever, reasonable statewide building code, with reliable enforcement funding, as well as strengthening commitment to various mitigation initiatives, including coastal restoration projects to reduce significant coastal erosion and subsidence.<sup>10</sup> Stabilization of coastal areas would help protect against and mitigate hurricane storm surge in more heavily populated areas inland, and may contribute to faster dissipation of overall hurricane strength, which may benefit areas much farther inland, thereby reducing total damages.
3. **Reward and Results:** highlighted establishment of a \$100 million grant program to help new insurance market entrants lower their cost of capital and increase return on surplus, as well as other business-friendly incentives (and also to depopulate Louisiana Citizens, the state’s HO market of last resort). The state legislature also phased out many rather onerous laws and taxes that negatively impacted business. Overall, Louisiana was thereby widely thought to be strategically poised for reasonable growth and thus would be more attractive to potential new market entrants, including homeowners insurers. Despite the 2005 storm damage, the

<sup>8</sup> Moller, J., 2008, Louisiana falls to 50th in annual health ranking, *Times-Picayune* (December 3).

<sup>9</sup> Source: Louisiana Department of Insurance.

<sup>10</sup> Reasonably conservative estimates are that Louisiana currently loses the equivalent of a football field of coastal land/wetlands every 45 minutes due primarily to man-made influences such as the construction of levees, jetties, canals, and the introduction of invasive non-native species (e.g., nutria) that have restricted and/or negatively impacted the normal course of Mississippi River sedimentation since the 1930s (Swensen, 2010).



state remained the nation's energy hub, and the Mississippi River delta region continued in its role as a major rail import/export hub for agriculture, such that overall Louisiana exports and economic activity was stable, and even increased.

The Department was modestly successful in its efforts, attracting some six new HO insurers to Louisiana by the financial crisis of 2008. The overall Louisiana economy (in particular housing/construction), though weakened by the 2005 hurricanes/New Orleans flooding and damage to offshore oil platforms, limped along due in part to poststorm state and federal investment in construction and the efforts of firms to rebuild, thereby helping maintain lower overall unemployment than the national and regional averages, as well as somewhat greater and slightly more stable economic growth even in the throes of the 2008 financial crisis.<sup>11</sup> This condition proved generally true at least until the BP Macando well explosion/sinking of the Deepwater Horizon on April 20, 2010. Despite modest offsets from clean-up activities, direct loss/escrow payments and other mitigation efforts, the BP disaster resulted in significant losses and ongoing impediments to several industries vital to Louisiana (and other Gulf states), including tourism, seafood/fisheries, rig owners, and offshore service companies. The draconian federal drilling moratorium, though imposed only on deepwater (> 500 ft) wells, also has significant ongoing negative economic effects as, for example, the implicit costs of compliance to rigowners and offshore firms operating even on the shallow continental shelf have increased dramatically due to enforcement of old and new policies under the U.S. Minerals Management Service (MMS),<sup>12</sup> now being radically reconstituted as the Bureau of Ocean Energy Management, Regulation, and Enforcement (BOEMRE, already commonly known as "Bummer"). Any long-term negative economic drag reasonably would be expected to spill over into already weakened Louisiana labor and housing markets as smaller and marginal employers are squeezed, with potentially negative implications for HO insurers. But the jury is still out. Regardless, there undoubtedly are still significant opportunities for new and existing insurers (as well as other businesses) to root out sources of sustainable competitive advantage and long-term growth opportunities in Louisiana given proper development and execution of coherent strategic management plans, appropriate allocation of resources and intestinal fortitude.

## CONCLUSION

The *Strategic Market Entry Project*, in whole or in part, is easily and readily transferrable to other institutions because of its inherent flexibility as illustrated and described throughout the descriptive narrative above. Depending upon the relative experience(s) and interests of the instructor and sophistication of the students, as well as fortuitous current events, more or less class time may be spent on any one or more aspects of the *Project* and the wide array of fundamental strategic management concepts outlined in the supporting (PowerPoint) handout. The *Project* also lends itself to incorporating guest lecturer(s), or even team teaching, for greater in-depth exposition of particular aspects or topics based on local resources available to any instructor in his or her own university/

<sup>11</sup> See, for example, "Statewatch: Louisiana, After the Storm," 2009, *The Economist*, 393(8653): 45 (July 17).

<sup>12</sup> See, for example, "Louisiana's Economy: Sue, Baby Sue," *The Economist*, 2009, 396(8689): 32-33 (July 3).

community. Feedback on the *Project* generally has been quite favorable, and over a number of years students reported having fun learning and comparing the insurance markets, products, and risk attitudes of others with their own, as well as the effects of a wide range of influencing factors, such as regulation, competition, culture, and ethics.

**APPENDIX A**

**INSRXXX - Strategic Market Entry Project**

Instructor:  
Spring 20xx

GROUP #: \_\_\_\_\_

PRESENTATION DATE: \_\_\_\_\_

**CLIENT / TARGET / LINE OF BUSINESS SELECTION**

Client Selection		Target Selection		LOB(s)
A/P _____	Specific Country/State: _____	Asia/Pac Rim _____	EU _____	1
EU _____	_____	Africa/ME _____	NA _____	
NA _____	_____	Other Europe _____	SA _____	2

**TEAM PROJECT PEER EVALUATION WORKSHEET**

Name	Email	Phone #
A: _____	_____	_____
B: _____	_____	_____
C: _____	_____	_____

**INSTRUCTIONS**

- 1) **INCLUDING YOURSELF**, on a scale of 0 - 100 (where 100 = Best) rate each member of your team as they are listed above on the basis of *your assessment* of their relative effort and overall contribution to this project for each of the factors listed below. Please be honest and fair in your assessment, no pettiness.
- 2) Give **YOUR** opinion as to the grade each member deserves for this team project [A = Highest, F = Lowest].

RATING FACTOR	GROUP MEMBER		
	A	B	C
Quality of Contribution to Team Discussion of the Issues and Report Strategy			
Quality of Contribution to Organization of Individual Tasks and Assignments			
Quality of Contribution to Collection and/or Analysis of Resource Materials			
Quality of Contribution to Development/Use of Spreadsheets or Documentation			
Quality of Contribution to Preparation/Writing of the Team's Report			
Quality of Initiative When Things "Needed to be Done"			
Reliability in Completing Responsibilities That Were Assigned to Them			
Commitment to Team Efforts (Availability, On Time for Meetings, etc.)			
Positive Leadership Provided to the Team			
Overall Amount of Effort Made in the Team Project			
Would You Want to Work With This Person Again? (Yes or No)			
If <b>YOU</b> had to <b>grade</b> that person's contribution, what grade would you give them?			

(Please feel free to further amplify any of your answers with anonymous comments on the reverse side.)



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