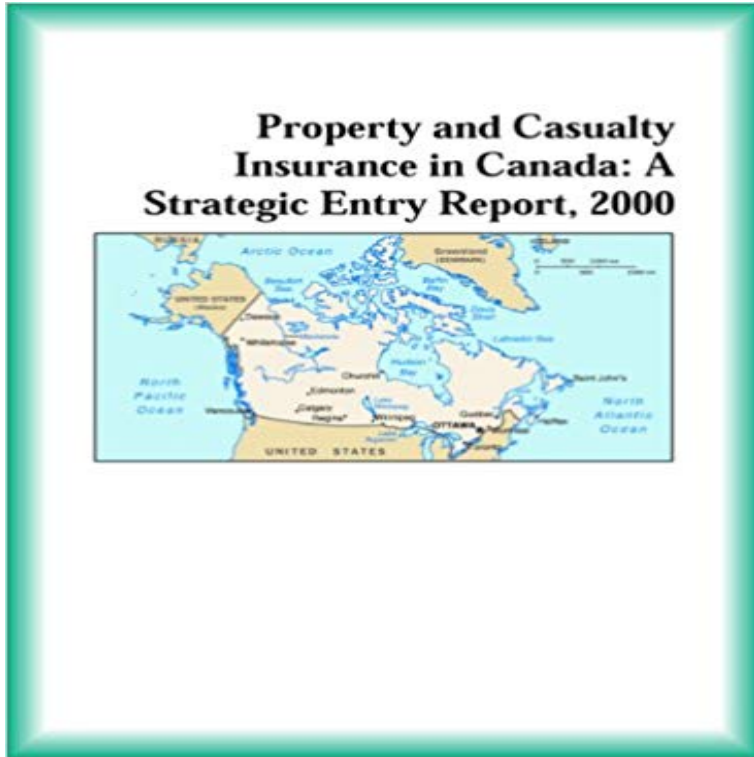


Property and Casualty Insurance in Canada: A Strategic Entry Report, 2000



The primary audience for this report is managers involved with the highest levels of the strategic planning process, and consultants who help their clients with this task. The user will not only benefit from the hundreds of hours that went into the methodology and its application, but also from its alternative perspective on strategic planning in Canada. This report helps executives evaluate strategic investment and entry alternatives in Canada. In order to evaluate Canada, Icon Group International, Inc. draws on a methodology developed by Professor Philip Parker at INSEAD in Fontainebleau, France. The methodology decomposes a country's strategic potential along two key dimensions: (1) latent demand, and (2) accessibility. A country may have very high latent demand, yet have low accessibility, making it a less attractive market than many smaller potential countries having higher levels of accessibility. This report provides a strategic profile of Canada along these lines. Throughout the discussion, literally hundreds of statistics on Canada are benchmarked against regional and global averages. The reader can thus quickly understand where Canada fits into the regional and global perspective. The report first investigates the economic fundamentals affecting Canada. These fundamentals are the source for Canada's latent demand. Then, the subsequent chapters detail Canada's accessibility. This evaluation covers a number of entry alternatives, including export strategies, and local direct investment strategies. If a firm decides to have a local presence in Canada, this requires a strategic understanding of local business conditions. The conditions investigated in this report include local marketing (advertising, distribution, pricing issues) and entry strategies (opening an office, joint venturing, etc.), as well as human resources

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