

The GAIP Insurance Innovation Competition 2025

The Nanyang Technological University and the Global Asia Insurance Partnership (GAIP: <https://www.gaip.global/>) talent development initiative has set two major goals for the GAIP Insurance Innovation Competition 2025 (the “Competition”):

- **Collaboration:** The Competition will feature two rounds: local and global. The GAIP Insurance Innovation Competition Organizing Committee (the “Committee”) will collaborate with local partner universities representing each economy. The global final round will be held in Singapore.
- **Sustainability:** The Competition will achieve financial sustainability regardless of the size of participation for a greater impact on talent development in the insurance industry.

To accomplish these goals, NTU proposes the following arrangements and the formal rules outlined in [Appendix A](#):

- **Topic:** The topic of the Competition is “Insurance Innovation.” Student participants will submit a proposal related to innovations in the insurance business (e.g., new products, AI use, distribution channels, and so on).
- **Two-Round Structure:** The Competition will consist of a local round followed by a global final round in Singapore.
- **Local Partner Universities:** NTU will collaborate with partner universities to organize the local competitions, the winners of which will proceed to the global final round.
- **Sponsorship Initiative:** Upon request, GAIP/NTU can provide support to engage local sponsors that cover potential expenses for hosting the local round and participating in the global final round.
- **Sponsorship Costs:** The total expected cost for local sponsorship may range from USD\$10,000 to USD\$20,000, which funds the local round, and travelling expenses of the winning team to Singapore for the global final round.
- **Sponsorship Requirement:** The Committee may accept local partners who run a local-level competition without a sponsorship. For the avoidance of doubt, NTU/GAIP will not sponsor the local competition and a representative team’s participation in the final round in Singapore, as NTU/GAIP will fund other costs to host the global final round.
- **Global Final Round:** The Committee will host the global final round in Singapore.
- **The following links provide information of past competitions:**
 - [The 2024 Competition](#)
 - [The 2023 Competition](#)

Local Round:

- **Competition Rules:** Local competitions must be conducted in accordance with the official rules of the Competition ([Appendix A](#)).
- **Student-Run Encouragement:** Local competitions are encouraged to be student-led initiatives. E.g., the NTU Actuarial Science Student Club organizes the Singapore local round.
- **Physical vs. Virtual:** The Committee encourages the local competitions to be held physically. But, the decision is left to the partner universities.
- **Minimum Submissions:** The local partner university must attract at least 20 submissions, including entries from other universities within the same economy, to qualify to send a team to the global competition.
- **Cash Prizes:** Local Round: Local partner universities will offer cash prizes to the top three teams. The Committee encourages local hosts to decide their own prizes. For the Singapore local round, it is SGD\$3,000 for 1st place, SGD\$1,500 for 2nd place, and SGD\$500 for 3rd place.
 - Global Final Round: USD\$15,000 for 1st place, USD\$8,000 for 2nd place, and US\$3,000 for 3rd place. **(TBD)**
- **Advancement to Global Round:** The winning team of the local competition will advance to the global final round.
- **Expenses for Local Round:** Participants are responsible for their travel and accommodation expenses related to the local competition unless otherwise agreed upon by the local partner universities.
- **Expenses for Global Final Round:** Local partner universities are responsible for covering the travel and accommodation expenses of their representing teams for participation in the global round.

Potential Local Partner Universities:

1. **Australia:** University of Melbourne
2. **Cambodia:** Paragon International University
3. **China:** Fudan University
4. **Hong Kong:** Hong Kong University
5. **Indonesia:** Institut Teknologi Bandung
6. **Japan:** Keio University
7. **Malaysia:** University Malaya
8. **Taiwan:** National Chengchi University
9. **Philippines:** TBD
10. **South Korea:** Seoul National U. and Pohang U. of Science and Technology*
11. **Switzerland/Germany:** TBD
12. **Thailand:** Chulalongkorn University
13. **United States:** TBD
14. **United Kingdom:** City University of London

15. Vietnam: University of Economics Ho Chi Minh City

Potential industry sponsors and supporters:

- Insurance companies
- Actuarial Societies
- Life and General Insurance associations
- Insurance Regulators

Global Final Round

- Scheduled on 15 August 2025.
- The venue in Singapore will be finalized soon.

Proposed Timeline

- **Identifying Local Partner Universities (by NTU)**
 - Approach candidate partner universities: September-December 2024
 - Coordinate with NTU ACS Club: September-December 2024
 - Finalize local partner universities: December 2024
- **Identifying Local Sponsors**
 - Approach candidate local sponsors: September 2024-March 2025
 - Finalize local sponsors and match with local partners: March 2025
- **Local Competition (Flexible)**
 - Publicize the 2025 Competition: February – April 2025
 - Registration opens: February – April 2025
 - Preliminary round deadline: April – June 2025
 - Local presentations announce local winners: May – Jul 2025
 - Inform the Committee of the representing (winning) team: **18 Jul 2025**
- **Global Competition**
 - Preparation and coaching for global final round: July 2025
 - Submission deadline: **31 July 2025**
 - Global final presentations and judging in Singapore: **15 August 2025**
 - Announce global winners: During the Global Final Event

This timeline ensures that teams have sufficient time at each stage to prepare their proposals and participate in presentations. It also provides a clear progression from local to global stages, culminating in the global final on 15 August 2025.

Contact

For any questions, please contact:

- Joey Zhou (Committee Chair), NTU, email: joey.zhou@ntu.edu.sg
- Shinichi Kamiya, NTU, email: skamiya@ntu.edu.sg

Appendix A

The 2025 GAIP Insurance Innovation Competition (University-level) Formal Rules

RULE 1: INTRODUCTION AND GENERAL PROVISIONS

1.1 Overview

The GAIP Insurance Innovation Competition (the "Competition") is an annual event organized by the Nanyang Technological University - Global-Asia Insurance Partnership (GAIP) Organizing Committee (the "Committee"). This Competition provides students with a platform to showcase their analytical, research, and presentation skills by proposing a real-world insurance innovation. The aim is to promote innovation and strategic thinking within the insurance industry.

1.2 Eligibility

- a. **Participants:** The Competition is open to all university undergraduate students enrolled in a full-time program at the time of the local-round kickoff.
- b. **Teams:** Teams must consist of 3 to 4 members. Diverse academic backgrounds within teams are encouraged to foster a multidisciplinary approach to problem-solving.
- c. **Faculty Advisor:** Each team must have a faculty advisor who provides guidance throughout the Competition. This requirement may be waived at the discretion of the local host. The advisor may offer strategic advice and support but must not directly contribute to the analysis or presentation.

1.3 Registration

- a. **Deadline:** All teams must complete the registration process by the specified deadline of the local-level competition.
- b. **Submission:** Teams must submit a registration form that includes information about all team members and their faculty advisors. The form should be submitted via the designated online platform.

1.4 Competition Format

- a. **Competition Theme:** The Committee has set insurance innovation as the competition theme. Students are requested to propose their innovative idea related to insurance business. Teams will be given a specified period to set their problem statement, analyze the problem, develop recommendations, and prepare their deliverables.
- b. **Slide Deck:** For the local preliminary round, teams must submit a 2-page presentation deck outlining their analysis, strategy, and recommendations. Submissions must adhere to the provided format and content guidelines.

- c. **Presentation:** Shortlisted teams will present their findings to a panel of industry experts during both the local final and global rounds. Presentations are limited to 12 minutes, followed by an 8-minute Q&A session with the judges.
- d. **Consistency:** Teams are not allowed to alter the main argument of their proposal when advancing to the global round. If the global submission is found to significantly differ from the original proposal, the team will be disqualified.

1.5 Judging Criteria

- a. **Analysis:** The team's understanding of the theme, including the identification of key issues, opportunities, and challenges within the insurance industry.
- b. **Creativity and Innovation:** The originality and creativity of the proposed solutions.
- c. **Feasibility and Implementation:** The practicality and potential impact of the solutions, including how they could be implemented in a real-world context.
- d. **Presentation and Communication:** The clarity, structure, and effectiveness of the presentation, as well as the team's ability to engage with and respond to questions from the judges.

1.6 Code of Conduct

- a. **Academic Integrity:** All participants must adhere to NTU's code of academic integrity. Any form of academic dishonesty, including plagiarism, will result in immediate disqualification.
- b. **Confidentiality:** Teams must maintain the confidentiality of their proposal and any related proprietary information throughout the Competition.
- c. **Team Collaboration:** Each team member is expected to contribute equally to the project. Teams that demonstrate significant imbalances in contributions or receive unauthorized external assistance may face penalties or disqualification.

1.7 Prizes

- a. **Awards:** Prizes will be awarded to the top three teams based on their overall performance for both local and global round. Details of the prizes will be announced before the Competition begins.
- b. **Recognition:** Winning teams may receive additional recognition at GAIP-NTU events and could have opportunities to present their solutions to industry leaders and stakeholders.

1.8 Dispute Resolution

- a. **Judging Decisions:** All decisions made by the panel of judges are final and not subject to appeal.

- b. **Rule Interpretation:** The Committee reserves the right to interpret these rules and make final decisions regarding any disputes or issues that arise during the Competition.

1.9 Amendments to the Rules

The Committee reserves the right to amend these rules at any time. Any changes will be promptly communicated to all registered teams and will take effect immediately.

1.10 Conflicts of Interest

All participants in the Competition—including hosts, teams, team members, industry mentors, faculty advisors, and judges—must avoid actual or potential conflicts of interest. A conflict may be actual or perceived. To prevent any conflicts, each participant is required to disclose any potential conflicts in writing to the Committee.

The Committee, with assistance from the local host if necessary, will investigate any disclosed conflicts of interest. If a conflict is identified and cannot be reasonably and promptly resolved, the individual involved will be disqualified from participating. If the Committee deems it necessary to maintain the integrity of the Competition, the entire team may be disqualified if any member, mentor, or advisor is found to have an unresolved conflict of interest. In exceptional cases where a local host is found to have a conflict of interest, the Committee may, at its discretion, disqualify the local host and all teams from that location from participating in the Competition. The Committee's decision regarding the existence of a conflict of interest and any resulting disqualification is final and binding.

1.11 Plagiarism

Plagiarism is defined as using materials prepared by others without proper acknowledgment of the source or author. While teams may refer to existing publications, all analysis must be original. Copying or closely paraphrasing another source's analysis constitutes plagiarism and is strictly prohibited.

Teams must not:

- a. Use excerpts from articles or reports prepared by others, either verbatim or with minimal changes in wording, without proper acknowledgment.
- b. Use data, algorithms, statistics, charts, or graphs without citing their sources.

The prohibition on plagiarism applies to both written reports and presentations. All sourced information must be properly cited using a generally accepted citation system.

Allegations of plagiarism will be investigated by the Committee, with assistance from the local host if necessary. Any team members found to have engaged in plagiarism will be disqualified. The decision of the local host or the Committee (as applicable) regarding plagiarism is final and binding.

1.12 Use of Artificial Intelligence

Artificial Intelligence (AI) tools may be used in the Competition, but they must be employed in an ethical and responsible manner that aligns with the Committee's values and mission, and adheres to legal and regulatory standards. Misrepresenting AI-generated work as original is prohibited. Teams must clearly disclose any use of AI in their reports or research.

1.13 Third-Party Intellectual Property Rights

Respect for third-party intellectual property rights is crucial to the Competition. While teams may include text, images, graphics, or logos in their reports and presentations, they are responsible for ensuring that the use of any third-party materials complies with applicable copyright and trademark laws. All third-party images included in reports or presentations must be properly licensed from their owners. Where required by law, teams must obtain permission from the owners of any trademarks or service marks used in their materials.

1.14 Use of Materials

The Committee shall retain copyright ownership of all materials prepared by or for hosts, teams, industry mentors, judges, or faculty advisors in connection with the Competition. The slide decks and presentations created for the Competition may only be used for participation in the Competition and not for any other purpose.

1.15 Participant Information

By participating in the Competition, each participant acknowledges that the Committee collects, processes, and shares personal information as described in the NTU Privacy Statement. Participants agree that the Committee and its affiliates (including local hosts) have the right to use their name, voice, photograph, likeness, and appearance in any medium or forum worldwide (including online) without additional compensation, unless prohibited by law.

1.16 Program or Event Modifications

In the event of unforeseen circumstances beyond the control of the Committee or local hosts, the program and/or event format may need to be modified or, in extreme cases, cancelled.

RULE 2: TEAMS

2.1 Team Composition

Local Partner Discretion: Local hosts have the discretion to determine the number of teams (with a minimum of 20 teams required) and which universities participate in their local competition.

Team Requirements:

- a. **Diversity:** Each team must strive for diversity in its composition.
- b. **Undergraduate Students:** Teams must consist solely of undergraduate students.
- c. **Member Count:** At the time of the local kickoff, each team should have 3 or 4 members.
- d. **Alternates:** Teams should have no alternates. If a member leaves the team, they may be replaced no later than 2 weeks before the submission of the written report at the local level. If the team drops below three registered members after this deadline, it may continue in the local competition with the remaining members, but a team with fewer than three members is ineligible to advance to the global round.

2.2 Team Member Requirements

- a. **Registration:** Each team member must complete the official registration form within 2 weeks of the local-level kick-off meeting. Replacement members must register within one week of joining the team.
- b. **Awareness of Rules:** Team members should be fully aware of the official rules and accept the terms upon registration.
- c. **Enrolment Status:** Team members must be currently enrolled undergraduate students at the time of the local-level kick-off meeting. If a team member graduates before the local or global final, they may still participate in the Competition.
- d. **Course Load:** Team members should be registered for at least a part-time course load, as defined by their university, at the time of the local-level kick-off meeting.
- e. **Participation Commitment:** Team members are expected to participate in each stage of the Competition that their team advances to. If a team member is unable to participate in an event (local or global) due to extenuating circumstances, they will not be disqualified.

2.3 Team Member Ineligibility

An individual is ineligible to be a team member if they:

- a. **Previous Participation:** Have previously participated as a team member in the Competition at any level where a slide deck was submitted.
- b. **Employment:** Are employed by the Committee or the local host.

2.4 Local Round Slide Deck Submission

- a. **Guidelines:** The slide deck must conform to the guidelines set forth below.
- b. **Page Limit:** It should not exceed 2 pages, with an optional appendix no longer than 5 pages.
- c. **Language:** The slide deck can be written in English or the local language, as determined by the local host.
- d. **Original Work:** The content must be the original work of the team members.
- e. **Clarity:** The slide deck should clearly present the main ideas of the proposal.
- f. **Source Citations:** Properly cite sources using a generally accepted citation system.
- g. **Submission Deadline:** Submit the slide deck to the local host by the established deadline. Penalties for late submissions, such as point deductions or disqualification, are at the discretion of the local host.
- h. **Evaluation Criteria:** The slide decks will be evaluated according to the criteria in **Appendix B, “Evaluation Form.”**

2.5 Presentations

- a. **Guidance and Feedback:** Teams may seek guidance, direction, suggestions, and feedback from their industry mentor and/or faculty advisor.
- b. **Use of Resources:** Teams can use presentation coaches or public-speaking resources, as long as these resources do not contribute to the content of the presentation.
- c. **Printed Materials:** Teams may not distribute printed materials to judges before or after the presentation. However, the local host may share the presentation slides with the judges.
- d. **Props:** Props are not allowed in presentations.
- e. **Source Citations:** Presentations must include proper source citations.
- f. **Team Participation:** Only student team members may participate in the presentation, with at least three members sharing the presentation.
- g. **Language:** Presentations at the local level may be in the local language, but presentations at the global level must be in English.
- h. **Time Limits:** Presentations are limited to 12 minutes, followed by an 8-minute Q&A session with the judges. The timekeeper may end the Q&A early if judges have no further questions.
- i. **Q&A Session:** Only judges are allowed to pose questions during the Q&A session.
- j. **Timing:** Each presentation will be timed. The timekeeper may provide a one-minute warning and will announce when time has expired during the presentation and the Q&A session. Teams must conclude immediately when time is called.

- k. **Evaluation Criteria:** Presentations will be judged based on the criteria in **Appendix B, “Evaluation Form.”**

RULE 3: FACULTY ADVISOR, INDUSTRY MENTOR, JUDGES, AND GRADERS

3.1 Faculty Advisor

- a. **Faculty Advisor Selection:** Each team must find a faculty advisor who supports the team’s participation. However, this requirement can be waived by a decision from the local host.
- b. **Qualifications:** The faculty advisor must currently be employed in a teaching role at the team member’s university. Teams are allowed only one faculty advisor. Their primary responsibility is to guide and direct the team throughout all competition levels.
- c. **Equal Treatment:** If a faculty advisor works with multiple teams from the same university, they must treat all teams equally in terms of support provided.
- d. **Agreement Acceptance:** The faculty advisor must accept the terms of the official rules during registration.
- e. **Limited Involvement:** The faculty advisor cannot conduct analysis for the team’s written report or presentation, nor participate in the presentation.
- f. **Guidance Only:** They may offer guidance, direction, suggestions, and feedback, but cannot contribute research or content to the report or presentation.
- g. **Time Limits:** Teams can consult with the faculty advisor on substantive matters for up to 3 hours per local or global final.

3.2 Industry Mentor

- a. **Mentor Selection:** Teams advancing to the local level final presentation may receive an industry mentor. The local host selects the mentor. However, this requirement can be waived by a decision from the local host.
- b. **Agreement Acceptance:** The industry mentor must accept the participation agreement terms upon registration.
- c. **No Analysis:** The mentor cannot conduct analysis for the team’s written report or presentation.
- d. **Guidance Role:** They provide guidance, direction, suggestions, and feedback without contributing research or content.
- e. **Time Limits Apply:** Teams can spend up to 3 hours with the industry mentor for each local or global final. Exceeding these limits results in disqualification.

3.3 Judges

- a. **Evaluation Process:** Judges will independently evaluate each presentation using the presentation evaluation form (found in **Appendix B**).

- b. **Acceptance of Rules:** Judges must accept the terms outlined in the official rules.
- c. **Panel Composition:** Each judging panel must consist of a minimum of three judges who are not industry mentors.
- d. **Selection Criteria:** Judges will be chosen by the event host. All judges must be experienced insurance professionals, and it is recommended to select judges with different insurance expertise.

3.4 Graders

- a. **Slide Deck Evaluation:** Graders will independently evaluate each 2-page slide deck submitted during the local preliminary round, using the Evaluation Form (also in **Appendix B**).
- b. **Adherence to Rules:** Graders must agree to abide by the official rules.
- c. **Qualifications:** Graders will be selected by the event host and are preferably insurance professionals. University professors and Ph.D. students studying insurance or actuarial science also qualify.

RULE 4: LOCAL LEVEL COMPETITION

4.1 Eligibility of Host

- a. **Approval Process:** The Committee approves entities eligible to serve as local level hosts.
- b. **New Hosts:** All new hosts must receive approval from the Committee.
- c. **Responsibilities:** The local host is responsible for organizing the local level competition within its region, following these Rules.

4.2 Competition Requirements

- a. **Minimum Teams:** Local level competitions must have a minimum of 20 committed teams by the specified start date. The Committee will request a local host the information about the number of submissions and the number of participating students at the start date.
- b. **Impact of Team Commitment:** If fewer than 20 teams commit by the start date, the winning team in that local final won't be eligible for the global level. However, post-start date withdrawals won't affect eligibility.
- c. **University Participation:** Universities can field an unlimited number of teams if approved by the local host.
- d. **Evaluation Process:** Local hosts can choose to evaluate team submissions themselves or collaborate with other universities. If other universities evaluate submissions, they must follow the criteria in **Appendix B (Evaluation Form)**.

- e. **Top Teams Selection:** The university identifies top teams, which then participate in evaluations conducted by the local host.
- f. **Timetable and Deadlines:** Local hosts establish competition schedules and submission deadlines, ensuring completion by 31 June 2025.
- g. **Communication:** Local hosts must inform teams about the competition schedule and requirements during the local level kickoff meeting.
- h. **Rule Adherence:** Local hosts' decisions must align with these rules. Additional requirements are allowed if they don't conflict with the rules.
- i. **Advancement to Global Level:** Winners from eligible local level competitions proceed to the global level. If a local competition has fewer than 20 competing teams, the top team won't advance.
- j. **Presentation Adjustments:** Teams can modify presentations between rounds, adhering to these rules. Adjustments may include slide formatting and substantive content without changing the main proposal idea.

4.3 Local Level Preliminary Round

- a. **Submission Format:** All participating teams must submit a 2-page slide deck for preliminary screening.
- b. **Grader Evaluation:** Graders appointed by the local host or universities evaluate the slide decks.
- c. **Announcement:** Teams with the highest combined score based on the submitted slide deck are announced by the local host.
- d. **Advancement:** Only short-listed teams advance to the local level final for their presentation.

4.4 Local Level Final Round

- a. **Finalists:** The number of local level finalists is determined by the local host.
- b. **Industry Mentor:** Finalists work with an industry mentor to further develop their proposals.
- c. **Presentation Format:** The local final round involves face-to-face presentations to industry judges, similar to the global final round. All finalists must submit a slide deck by the specified date to the local host.
- d. **Presentation Timing:** Each team has a 12-minute presentation followed by 8 minutes of Q&A by judges.
- e. **Evaluation Process:** Local hosts use the presentation assessment criteria in **Appendix B (Evaluation Form)**.
- f. **Special Circumstances:** The local host may approve an online presentation if travel logistics pose difficulties.
- g. **Tiebreaker:** In case of a tie, the winner will be determined as per **Appendix C**.

4.5 Host Requirements

Local level hosts must:

- a. **Agreement:** Enter into an agreement with the Committee and a local sponsor by 31 January 2025.
- b. **Selection:** Choose industry mentors, graders, and judges.
- c. **Eligibility:** Ensure that all team members meet the eligibility requirements specified in this official rule.
- d. **Ineligibility:** Confirm that no team members are ineligible according to this official rule.
- e. **Reporting:** Send the submission information (the number of submissions and the total number of participating students), the local round results, and winning team's information to the Committee within 3 days of completing the local final.
- f. **Compliance:** Conduct the local level competition in accordance with these rules and the local host's competition schedule and procedures.
- g. **Final Decisions:** All decisions made by the local level host are final and binding on local level teams, subject to Committee review.

4.6 Travel and Accommodations

Participants and volunteers are responsible for their travel and accommodation expenses related to the local level competition unless the local host agrees otherwise

RULE 5: GLOBAL LEVEL COMPETITION

5.1 Global Level Host

- a. **Host Role:** The Committee will act as the host and establish the schedule for the global level competitions.
- b. **Accessibility:** The Competition is designed to be accessible to individuals with documented disabilities in compliance with the law.
- c. **Reasonable Accommodations:** When required by law, the Committee will arrange reasonable accommodations to disabled team members. These accommodations may include necessary waivers or modifications to the rules.
- d. **Event Modifications or Cancellations:** If circumstances beyond the Committee's control necessitate event format modifications or, in extreme cases, cancellations, participants will not be compensated.

5.2 Global Final Competition and Scoring

- a. **Assessment Basis:** Assessment at the global level final is based 100% on presentation points at the global final round.
- b. **Presentation Format:** Each team has 12 minutes for their presentation, followed by an 8-minute Q&A period.

- c. **Judging Criteria:** Global judges evaluate the presentation score using **Appendix B**.
- d. **Tiebreaker:** In case of a tie, the winner will be determined as per **Appendix C**.
- e. **Ranking System:** To minimize fluctuations between judges, winners are determined based on average *rankings* for each team, rather than average raw scores. Raw scores are converted to rankings.
- f. **Global Champion Prize:** The global champion will receive a cash award of SGD 20,000. The prize money will be split equally and directly paid to each winning student.

Appendix B –Evaluation Form

- **Analysis:** Setting up a problem statement, analysing the issue, and understanding the depth of proposal, including the identification of key issues, opportunities, and challenges within the insurance industry.
- **Creativity and Innovation:** The originality and creativity of the proposed solutions.
- **Feasibility and Implementation:** The practicality and potential impact of the solutions, including considerations of how they could be implemented in a real-world context.
- **Presentation and Communication:** The clarity, structure, and effectiveness of the slide deck and presentation, as well as the team’s ability to engage with and respond to questions from the judges.

Local Level Preliminary Round Evaluation Form (Slide Decks)

Section	Maximum Points	Comments
Analysis	20	
Creativity and Innovation	20	
Feasibility and Implementation	10	
Presentation and Communication	10	
Total	60	

Local and Global Level Final Round Evaluation Form (Presentations)

Section	Maximum Points	Comments
Analysis	10	
Creativity and Innovation	20	
Feasibility and Implementation	20	
Presentation and Communication	20	
Total	70	

Appendix C - Tiebreaker

Local Level – Slide Decks

In the event of a tie, the advancing team will be determined in the following order:

1. Creativity and Innovation
2. Analysis
3. Feasibility and Implementation
4. Presentation and Communication

Local and Global Level – Presentation

In the event of a tie, the advancing team will be determined in the following order:

1. Creativity and Innovation
2. Presentation and Communication
3. Feasibility and Implementation
4. Analysis