

**Uncovering insurance fraud: A team-based activity to teach about social loafing**

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**Abstract**

I bring to the classroom the experience of an escape room game. The game's scenario, inspired by a true case, tasks students to unravel the mysteries surrounding an insurance fraud scheme. The game is intended as an experiential activity that allows students to experience the dynamic interactions among team members in collaborative settings. More specifically, the game targets students understanding of social loafing and some of the moderating factors to this phenomenon. The game can be done in one quick-paced 75-minute class session.

*Key words:* Escape room simulation, experiential exercise, social loafing, team dynamics, cohesion, communication, ethics, decision-making, equity

## Introduction

Well-managed teams can be highly effective and help organizations stay profitable and competitive. Studies have found that organizations that use team-based strategies have higher performance, less absenteeism, reduced turnover, and better product quality than companies that don't use teams (Cohen, Ledford, & Spreitzer, 1996; Wisner & Feist, 2001).

However, performance problems possible from teamwork such as process loss, incoordination, and inefficiency, have also been documented (for a review see Guzzo & Dickson, 1996). One additional drawback of teamwork is the tendency for individuals to exert less effort when working in a group, a phenomenon known as social loafing (Karau & Williams, 1993). This tendency to work less, when in a collective setting, can have a significantly negative impact on organizational performance and life. Specifically, it has been shown that social loafing could reduce team performance and satisfaction, increase negative attitudes toward loafers, and amplify perceptions of unfairness (for a review see Tata, 2002).

To help students understand some of the ways to moderate the social loafing phenomenon, I have designed an activity inspired by a very popular social game, the *escape room*. In an escape room game, people are locked in a room for a given amount of time. To unlock the door and escape, players must discover clues, solve puzzles and riddles, and accomplish tasks (Nicholson, 2015). Each escape room game has a narrative that provides players with a reason to unlock the door. The escape room games are interactive and engaging. They require constant collaboration, skill- and knowledge application and communication among all players in the room, all of which I believe, make them ideal for teaching team dynamics.

My escape room story is heavily inspired by the Wilson's Crop Insurance scandal (Wilson insurance agent, 2009), which further adds realism to the situation and richness to the debrief session. In my game, students are told that one of the agents at Wilson's Crop Insurance is missing and that a scandalous piece about the company has appeared on the front page of a newspaper. The situation is urgent - teams have only fifty minutes to find out: 1) What is the problem, 2) What 3 reasons lead to the problem, 3) Where is the agent, 4) What two major management concepts is the "missing agent" case addressing.

The elements of the game, including the clues, the puzzles, and the riddles, further shape the story of what happened. Ultimately, students would discover that a Wilson's Crop Insurance agent was helping tobacco farmers to file fraudulent loss claims. He had also included warehouse owners and assessors in his scheme. With this scheme, the Government paid for the tobacco crop losses that never really happened (the actual crop is hidden in a warehouse). The crop is later sold and all the profits from the Government payout, and the actual sale, are split among the scheme players. A formal investigation on the matter has been initiated. The agent is currently hiding in Raleigh, NC (as in the true case) due to fear of an upcoming lawsuit that threatens to expose the truth about the fraud.

Ultimately, the game is designed with complex, engaging, and meaningful tasks that also require unique and identifiable contributions on the part of each player on the team. These task effects have been shown to reduce social loafing. The game further forces students to compete against other teams and against the clock thus it facilitates 1) social identification and 2) group cohesion (two factors shown to reduce social loafing). The concept of social loafing and the above mentioned moderating factors are discussed during the debrief.

### **Overview of the exercise**

I initially designed the game for a class of 40 students with the intent to engage the audience in hands-on learning of group dynamics and social loafing. Over the last couple of semesters, however, I have realized that 1) the activity can be successfully executed in class sizes ranging anywhere from 10 to 40 students and 2) the game successfully facilitates the learning of a variety of OB topics. I have discovered that the ideal class size ranges between 16 and 40 students, divided into 2 to 5 groups of 8 students per group. In my experience, forcing students to not only accomplish the task in 50 minutes, but also to compete with other teams for faster time, adds an additional motivation and excitement about the game playing on the part of the students.

I have used this game to facilitate learning about team dynamics and social loafing concepts, with both homogenous and mixed culture groups at undergraduate- and traditional MBA levels. The simulation is appropriate to use when the topic of teamwork is covered.

Ideally, by participating in the game, students will (1) explain the construct of social loafing; (2) analyze and problem-solve tasks and puzzles that involve integrating and selecting different elements; (3) experience the team dynamics under time constraints; and (4) reflect upon factors that could decrease and/or eliminate social loafing.

### **Facilitating the Exercise**

To run the escape room game, 10-15 minutes prior to the event, I: (1) arrange the regular classroom to look like the missing agent's office with a desk, chair, trash can under the desk, etc. (see Appendix 1 for the materials needed) and (2) upload the power point (Appendix 2) onto the classroom's computer screen. I also bring copies of the power point, enough for each student. No prior preparation on the part of the student is required.

The actual game consists of three phases – setting up and general introduction, play time, and debrief. These three phases can be covered in one 75-minute class session.

***Introducing the game (5 minutes)***

1. I introduce the scenario and the game to the class.

I project on the screen a power point slide that introduces the events that lead to the current situation. I show the goals, rules, and procedures on a second slide. The second slide remains projected for the entire duration of the game as a visual reminder of the mechanics of the game. I have imbedded a countdown timer (Haley, 2018) at the bottom right corner of the slide. The timer reminds students of the time left to game completion.

2. I start the 50-minute timer.

***Playing the game (50 minutes)***

1. While students are working on the tasks, I step observe the team dynamics. I look for social loafers, people who contribute less than capable. I am yet to actually find one!
2. I only get involved in cases of 1) violation of rules (students attempting to cheat or search online) and/or 2) answer verification. The involvement is in the form of announcing of rule violation, checking for answer correctness, and deducting time to completion as a penalty accordingly.

***Debrief (20 minutes)***

1. I engage the classroom in a discussion about the game. I begin with disclosing that the game's scenario is inspired by a true case and show the news video on the case ([https://www.wral.com/news/local/wral\\_investigates/story/6253628/](https://www.wral.com/news/local/wral_investigates/story/6253628/)). I then transition to disclosing the answers and the theory behind the game (social loafing and social loafing

moderators). If time is of essence, instructors could assign a reflection paper to be turned in next class meeting addressing the six questions described in the debrief section below.

### **Debrief Session: Marrying theory with the game**

After showing the actual footage of the case from the news channel and explaining the clues, I ask students of (1) their impressions of the activity, targeting their engagement and motivation.

Next, I ask students (2) were you performing at your fullest capacity and why? I also share my impression of students' performance, especially if I have spotted social loafing.

I then transition to (3) define social loafing as the tendency for individuals to exert less effort when working in a group (Karau & Williams, 1993). If students are reflecting on their own, I ask that they research and define the concept themselves.

I then ask students to speculate as to (4) why/why not would students socially loaf in our game? I record their answers on the board in a tabular format – column 1 contains reasons for loafing and column 2 contains factors that reduce/eliminate loafing (Appendix 8). In our discussion, I make a point that certain factors, such as one's personality or work ethic, may be hard to influence, but there are certain task-related elements that a manager/team leader could implement successfully and thus eliminate/reduce social loafing (column 2 in table from Appendix 8).

At his point, I complement our discussion with the existing literature on social loafing. Prior work in relation to social loafing has addressed certain factors that lead to, moderate, or eliminate social loafing, such as:

- *Cohesion.* Cohesion refers to a “we-feeling” or sense of connection between group members. Though a wide variety of definitions exist, most converge around the idea that members of cohesive groups are attracted to the group and desire to remain in it (Festinger, 1950; Lott & Lott, 1965). In cohesive groups, individuals desire the continued existence and success of the group. Because social loafing could threaten the group’s success, it should be minimized or eliminated in cohesive groups.

- *Social Identification.* According to social identity literature and theory, individuals gain positive self-identity from the accomplishments of the groups and social categories to which they belong (e.g., Abrams & Hogg, 1990; Tajfel & Turner, 1986). Social identity’s core assumption is that social identity is derived primarily from group memberships (Tajfel & Turner, 1986). As such, individuals’ feelings of personal identity are affected by the groups and social categories with which they socially identify (Ellemers, Spears, & Doosje, 2002). In relation to social loafing paradigm, individuals who belong to a group they strongly identify themselves with, could reduce or eliminate social loafing.

- *Task Specifics.* Task specifics can have a significant impact on individuals’ motivation on group tasks. A number of studies have examined task influences on social loafing. Social loafing has been found to be reduced, eliminated, or even reversed when individuals work on tasks that are high in meaningfulness (Elsaid, 2005; Williams & Karau, 1991). Similarly, Brickner, Harkins, and Ostrom (1986) found that social loafing was reduced when individuals worked on a task that was personally involving. Zaccaro (1984) also found that a group size effect consistent with social loafing was significantly reduced when participants worked on a task that was high in attractiveness. Finally, Jackson and Williams (1985) documented that social loafing effects could result in increased group performance when the task in question was



complex and unfamiliar (such that a reduction in effort would serve to reduce errors that would otherwise arise from pressing too hard on an unfamiliar task).

- *Group Size.* Ingham et al. (1974) found that individual motivation dropped as the group size increased in both actual groups and in pseudo groups, showing that motivation loss increased with increases in apparent group size.
- *Uniqueness of Individual Inputs.* Social loafing is especially likely to occur when individuals see their contributions to the group outcome as completely or potentially redundant with those of other group members (Karau & Williams, 1993; Kerr, 1983). Several studies have shown that individuals would work equally hard in coactive and collective conditions when they perceive their outputs to the group outcome as either unique (Harkins & Petty, 1982) or important to a high quality group outcome (Kerr, 1983). Moreover, motivation gains have also been found for situations in which participants' contributions are especially vital to group performance (e.g., Hertel, Kerr, & Messé, 2000; Kerr & Bruun, 1983; Williams & Karau, 1991).
- *Evaluation Potential.* Working on a group task often makes individual inputs harder to identify and evaluate. Thus, working collectively allows individual group members to “hide in the crowd” (Davis, 1969) and evade taking the responsibility for poor group performance. Indeed, a number of studies have shown that individuals are less likely to loaf when they can be evaluated by themselves, coworkers, or an outside source such as an experimenter (e.g. Harkins, 1987; Harkins & Jackson, 1985; Harkins & Petty, 1982; Harkins & Szymanski, 1987, 1988, 1989).

I also ask students to (5) provide examples of how the elements from column 2 were present in the game (see column 3 in table in Appendix 8 for frequently presented answers)?

With this question, I target students' ability to identify and connect academic knowledge with relevant experience.

Last, I ask students to indicate (6) how could you use the information from today's session down the road, in your future endeavors? My goal is for students to be able to proactively apply the knowledge from our discussion to their life and career.

Potential variations to this activity include the inclusion of questions on emergent leadership, communication, ethics and ethical decision-making as well as corporate climate that creates fertile ground to deviant behaviors.

### **Student Reactions**

Judging by the ease with which I maintain students' attention during the exercise, the frequency of comments, and the quality of questions arising during the debrief, the reactions to the exercise have been quite positive from both, undergraduate and graduate students. Some of the comments are presented in Appendix 9.

Yet, perhaps even more telling of the positive reaction to the game are the survey results obtained after the debrief session. Based on the works of Anderson (2008), Haytko (2006), Patry (2009), and Sheehan and Gamble (2010), I surveyed 20 graduate students at a public university in Midwest USA about the teaching efficacy, generated interest, and enjoyability of the game. The results of the post-game survey are presented in Table 1. below.

**Table 1. Student Reactions**

| <i>Question</i>   | <i>M</i><br>( <i>N</i> =20) | <i>S.D.</i><br>( <i>N</i> =20) |
|---|-----------------------------|--------------------------------|
| Participants' Age:  | 30.7                        |                                |
| Participants Work Experience (years):   | 8.7                         |                                |
| 1. To what extent do you agree with the statement: "I enjoyed the Escape Room Game"?  | 4.5                         | 0.8                            |
| 2. To what extent has the use of the Escape Room Game help you stay engaged during class?   | 4.9                         | 0.5                            |
| 3. To what extent has the use of the Escape Room Game help you pay attention in class?  | 4.6                         | 0.8                            |
| 4. To what extent has the use of the Escape Room Game helped you understand Organizational Behavior and Management concepts?                      | 4.0                         | 0.7                            |
| 5. To what extent do you agree with the statement: "The Escape Room Game helped me learn concepts more easy"?                                     | 4.0                         | 0.7                            |
| 6. To what extent do you agree with the statement: "The discussion questions as part of the Escape Room Game helped me learn concepts more easy"? | 4.3                         | 0.8                            |

|   |     |     |
|---|-----|-----|
| 7. To what extent do you agree with the statement: “The specific questions as part of the Escape Room Game will be useful to studying for the test”?                      | 3.4 | 0.9 |
| 8. To what extent do you agree with the statement: “The specific questions as part of the Escape Room Game will be useful to your future life in an actual organization”? | 3.9 | 0.7 |
| 9. To what extent do you agree with the statement: “More instructors should use the Escape Room games in their teaching”?   | 4.6 | 0.5 |
| 10. To what extent do you agree with the statement: “Playing the Escape Room Game was challenging”?   | 4.9 | 0.3 |
| 11. To what extent do you agree with the statement: “The Escape Room Game was effective in identifying and applying prior knowledge”?                                     | 4.2 | 0.8 |
| 12. How positive is your overall evaluation of the Escape Room Game?  | 4.6 | 0.6 |

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*Note:* For each question, students wrote a number (on a scale from 1: strongly disagree/not at all to 5: strongly agree/a lot) that best reflected their response.

Responding to Likert-type questions, students’ mean varied from 3.4 to 4.9. Despite the preliminary nature of the escape room concept, the results suggest a strong impact of this game on students’ perceptions of engagement and efficacy. The results further advocate potential instructional benefit of this game beyond the mere novelty factor.

In closing, I hope that my fellow instructors will experiment with the activity described here and suggest amendments, variations, and principles that will improve my work.

### **ELA Presentation**

To present the game to the ELA attendees, I will introduce the idea of the activity as well as demonstrate how I place my materials and run the game (10 minutes). Following this demonstration, I will engage my audience in a 20-minute dialog about the debrief questions and topics, possible variations of the activity, as well as constructive feedback on ways to improve the game.

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## Appendix 1: Materials

| Item  | Quantity       | Reason to have   |
|---|----------------|--|
| Computer with a projector (Haley, 2018)   | 1 per room     | Shows the scenario and visually displays the timer.  |
| Desk and Chair  | 1 per room     | Creates office ambiance; allows a space to place the clues.  |
| Pens, pencils and scratch paper (Haley, 2018)   | 1 set per team | Needed for uncovering clues (e.g., rubbing over with a pencil on a pressed message in the calendar) or simply to assist in the drafting of ideas, solving puzzles, drawing cognitive maps, taking notes, and answering the game's questions. Add to the authenticity of being in an office room.   |
| Invisible ink pen with UV light<br><br>Available for purchase from Amazon.com for \$7.89 (lot of 7 pens).                                 | 1 per team     | Needed to write critical pieces of information for students to uncover and use.  |
| Scripts of the scenario and the tasks (Appendix 2)  | 1 per student  | Helps facilitate and run the game (students submit their written answers on them).   |
| Trash Can (Haley, 2018)   | 1 per team     | Hides the 1) shredded message clue and 2) torn email printout. These 2 clues help answer the questions "what is the problem?" and partially "what 3 reasons led to the problem".   |
| Junkigton Post news page (crumbled in the trash; Appendix 3)  | 1 per team     | Answers the question "what is the problem" (insurance agent was part of a billing fraud scheme and a lawsuit, as a result, is in the making).<br>On the news page, the word " <b>Problem</b> " (in the bottom right corner) and the phrase " <b>billing fraud lawsuit</b> " (at the bottom of the middle column) are underlined with an invisible ink to suggest the answer to question 1.   |
| Email printout (shredded (cut into long strips, ½ inch wide) in the trash; Appendix 4)  | 1 per team     | Partially answers the question "what 3 reasons lead to the problem?" (the 1 <sup>st</sup> reason is <b>Prejudice</b> and the 3 <sup>rd</sup> reason is <b>Accidents</b> ).<br>With a pen, instructors should write (anywhere in the blank space of the email): "Two of my reasons why".  |
| Deskpad calendar with: 1) <i>quotas due: 100 new contracts</i> written on each 30 <sup>th</sup> day and 2) "Too many quotas" pressed note | 1 per team     | Partially answers the question "what 3 reasons lead to the problem?" (the 2 <sup>nd</sup> reason is <b>Quotas</b> ). In the calendar, on each 30 <sup>th</sup> day, instructors add " <i>quotas due: 100 new contracts</i> ". Next to this note, there should be a "pressed note" (on a sheet of paper placed on top of the calendar, write down, by pressing hard, " <b>too many quotas</b> ". When the sheet is removed, the indentations remain on the calendar and can be read by rubbing a pencil over the indented wording). |

## Insurance Fraud Exercise and Social Loafing

|  |   |  |
|--|---|--|
| Post cards from different cities, including Raleigh NC               | 1 set per team                              | Answers the question “where is Robert Stokes”. A few Post cards from different cities are collected and each card is signed by the people from the Logic puzzle (Johnson, Lee, and Russell). The Post card from <b>Raleigh, NC</b> should be signed by Barker and Hew (for that is the solution to the logic puzzle; see Appendix 5). The hints and the solution to the logic puzzle indicate that Barker and Hew sent Stokes a post card from the current location of Stokes, namely Raleigh, NC. |
| Logic puzzle Insurance Id cards (Hedges & Pedigo, 2002) (Appendix 4) | 1 set per team (each set contains 32 cards) | Partially answers the question “where is Robert Stokes” (must be combined with the Post cards above to finalize the answer).   |
| Manila Folder  | 1 per team                                  | To hold the Insurance Id cards above.  |
| Overlapping Notes (Appendix 6)                                       | 1 per team                                  | Answers the questions ”What two concepts are addressed with the case” (answers: <b>Equity</b> and <b>Ethics</b> ).   |

## Appendix 2: Game Introduction and Rules Power Point Slides

Slide 1

# INTRODUCTION



You are awoken with a phone call from a senior Vice President (VP) at your company Wilson’s Crop Insurance. It is 4.30 in the morning. The conversation is very brief – the VP tells you to go get the newspaper for a scandalous piece about the company is on the front page! She also tells you that she cannot get a hold of Robert Stokes, one of the agents in the company. Her final words are quite assertive, “Get into Rob’s office and figure out what is going on and how to address the problem on our hands! I will call you in an hour and a half.” She hangs up the phone without any delay.

Forty minutes later, the security had opened the door for you and you find yourselves into the Robert’s office. You have fifty minutes to find out: 1) What is the problem, 2) What 3 reasons lead to the problem, 3) Where is Robert Stokes, and 4) What two management concepts are addressed in this case.

Slide 2 (Haley, 2018)

# OBJECTIVES AND RULES

For those of you who have participated in an Escape Room, this exercise is similar, except that your door is closed but not locked. You have 50 minutes to find out:

- 1) what is the problem:
- 2) what 3 reasons lead to the problem:

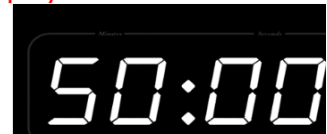
1)\_\_\_\_\_ 2)\_\_\_\_\_ and 3)\_\_\_\_\_

- 3) where is Robert Stokes:
- 4) what 2 major concepts are addressed in this case:

1)\_\_\_\_\_ and 2)\_\_\_\_\_

Once you feel confident in your answers to these questions, use one of your handouts, noting your team’s responses to the questions. **Please include, at the top, the time displayed on the timer.** If you have the correct answer, I will “open” your door.

Each time you guess incorrectly or search online,  
your time will be reduced by 2 minutes!!!!



Appendix 3: Junkington Post News Page

# Junkington Post

Volume 1, Issue 13  
June 30 2018

## Fraudulent tobacco insurance claims to cheat the U.S. government out of millions of dollars.

Stokes of Wilson Crop Insurance sold crop insurance policies for agricultural products, including tobacco. He also ran a check-cashing business in the same location, according to an indictment against him.

Federal agents say he posted some of the highest numbers for crop losses among insurance agents across the country. After an undercover sting operation, agents said they determined that some of his business dealings were fraudulent.

Fernan Sanchez, 41, of Warsaw, and Mark Davis Pridgen, 62, of Wilson, also pleaded guilty in the case Wednesday. Both will be sentenced later.

Pridgen helped Stokes organize the scheme, authorities said. He pleaded guilty to conspiring to launder money, conspiring to make false statements, making false statements, mail fraud and

wire fraud.

Sanchez cashed more than \$1 million in bogus tobacco checks at his Warsaw business and then lied to investigators, authorities said. He pleaded guilty to making false statements.

Agents said Stokes worked with a group of tobacco farmers, tobacco warehouse men, crop insurance adjusters and others.

He recruited them to "take out insurance policies", meaning to file for fictitious tobacco crop losses. With this scheme, the Government paid for the tobacco crop losses that never really happened (the actual crop was hidden in a warehouse).

The crop is later sold and all the profits from the Government payout and the actual sale are split among the scheme players. A formal investigation on the matter has been initiated and a billing fraud lawsuit has been filed.

"The co-conspiring farmer profits under the scheme because he gets paid twice for each pound of tobacco," documents showed.

Nine other men previously pleaded guilty to various charges in the case. Authorities said the case remains under investigation.

The U.S. Department of Agriculture has investigated 35 cases of criminal activity in crop insurance rates since 2006, according to statistics provided by the USDA. Of those, 30 resulted in indictments and 20 in convictions.

The government won more than \$18.5 million in restitution, forfeitures, fines and penalties imposed upon people or entities who owe the government money.

| Inside this issue:         |    |
|----------------------------|----|
| Farmers to see bad weather | 2  |
| School annual awards       | 3  |
| Entertainment industry     | 5  |
| Dog stranded on the road   | 6  |
| Fashion week               | 7  |
| Global news                | 8  |
| <u>The Problem</u>         | 10 |

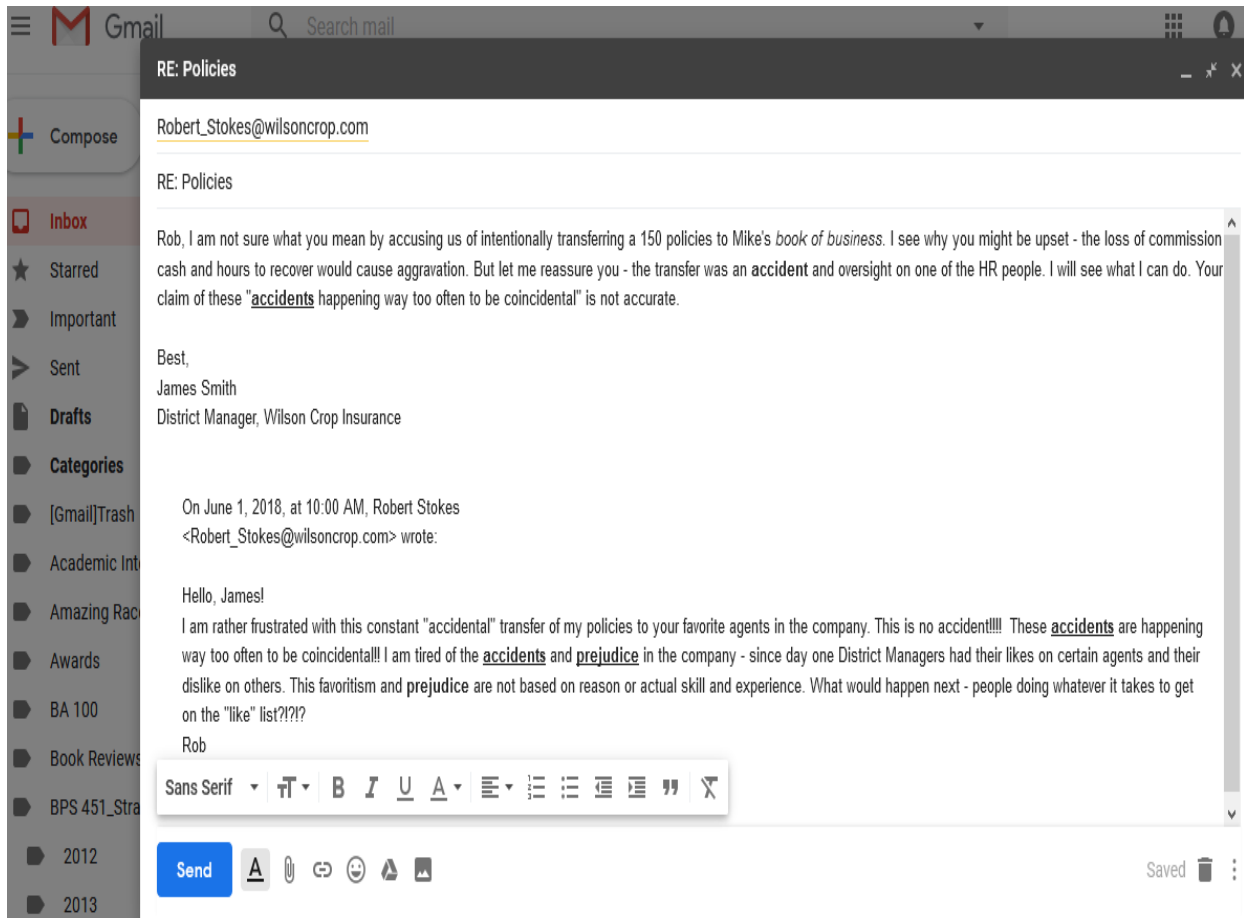
Source: Wilson insurance agent pleads guilty to phony tobacco claims (October 21, 2009). Retrieved from [https://www.wral.com/news/local/wral\\_investigates/story/6253628/](https://www.wral.com/news/local/wral_investigates/story/6253628/)

Note: The word Problem and the fraud billing lawsuit text above are underlined with an invisible ink pen.

### Appendix 4: Email Printout

With a pen, instructors should write (anywhere in the blank space of the email below):

“Two of my reasons why”.



**Appendix 5: Logic puzzle Insurance Id Cards** (Hedges & Pedigo, 2002)

The logic puzzle is an activity, originally created by Hedges and Perigo (2002). In this activity, students are given 30 statements, based on which they must identify 1) who grows apples and 2) who drives a truck. I adapted Hedges and Perigo’s (2002) logic puzzle with the addition of 2 statements that would tie into the game. I printed the 32 statements (see B. below) onto self-adhesive mailing labels and glued the latter onto an Insurance Id card (one label per form; See A. below). I then placed these Insurance Id card printouts into a manila folder to add to the aesthetics of the insurance agent’s work environment. Instructors may opt out of the Id card aesthetics and simply print out the statements on a blank sheet.

A.

**INSURANCE IDENTIFICATION CARD**

(STATE)

COMPANY NUMBER      COMPANY

POLICY NUMBER      *Wilson's Crop Insurance*

EFFECTIVE DATE      EXPIRATION DATE

*1/1/2018*      *1/1/2023*

YEAR      MAKE/MODEL      VEHICLE IDENTIFICATION NUMBER

AGENCY/COMPANY ISSUING CARD

INSURED

The dogs' owner lives next door to the house with a plum orchard.

**B. Logic Puzzle Statements**

The dogs’ owner lives next door to the house with a plum orchard.  
 Barker raises goats.  
 The farmer who lives in the colonial farmhouse raises pigeons.  
 Each farmer lives in a different type of house.

Only one of the houses is located on the east side.  
 The farmer who lives next to Lee drives a station wagon.  
 Lee's neighbor raises pigs.  
 The farmer who raises dogs also grows cherries.  
 Hew lives in the house next door to the red brick house.  
 One of your group's tasks is to decide who drives a truck.  
 A motorcycle stands in the backyard of the log cabin.  
 The Farmer who grows apples and the farmer who owns the truck sent agent Stokes a post card.  
 The farmers' houses are standing in a semicircle beside each other.  
 Russell grows pears.  
 There is a limousine in the garage of the ranch house.  
 Each farmer raises a different kind of animal.  
 Farmer Johnson lives next to farmer Hew.  
 Lee lives in the log cabin.  
 Only one of the houses is located on the west side.  
 The person who raises cats lives next door, to the east, of the house with the almond trees.  
 Only farmer Hew lives at the west end of the town.  
 Your group has less than three tasks.  
 Every week boxes of dog food are placed at the gate of the log cabin.  
 There are goats in the yard of the ranch house.  
 Each of the five farmers drives a different kind of vehicle.  
 The log cabin is in the most northern position of all the houses.  
 Each farmer grows a different kind of fruit.  
 Farmer Johnson drives a sports car.  
 One of your group's tasks is to decide who grows apples.  
 Farmer Hew raises pigeons.  
 The ranch house stands next to the cottage.  
 Agent Stokes is at the location of the Post card from the farmers who own a truck and grow apples.

|          | <i>Hew</i>            | <i>Johnson</i> | <i>Lee</i> | <i>Russell</i>   | <i>Barker</i> |
|----------|-----------------------|----------------|------------|------------------|---------------|
| Animals  | Pigeons               | Cats           | Dogs       | Pigs             | Goats         |
| Fruit    | Almonds               | Plums          | Cherries   | Pears            | Apples***     |
| House    | Colonial<br>farmhouse | Red brick      | Log cabin  | Cottage          | Ranch         |
| Location | West                  | North West     | North      | North East       | East          |
| Vehicle  | Truck***              | Sports car     | Motorcycle | Station<br>wagon | Limousine     |

\*\*\* Items to be discovered by the team.

**Thus, Barker and Hew's postcard will indicate the current location (here, Raleigh, NC) of agent Stokes.**

**Appendix 6: Overlapping Notes**

On two separate sheets of paper (one placed at the bottom of the scratch paper stack and the other on top), instructors print “random” letters. When the two sheets are combined (one is placed on top on the other) the “random” letters become the answer to question 4.

**Sheet 1**

Q  
E I T A D T C

**Sheet 2**

4  
Q U Y N E H I S

**Combined sheets**

Q4  
E Q U I T Y A N D E T H I C S



## Appendix 7: Answers to the Game Questions

(1) *What is the problem: Billing Fraud Lawsuit.* Wilson's Crop agent was helping tobacco farmers to file fraudulent loss claims. He had also included warehouse owners and assessors in his scheme. With this scheme, the Government paid for the tobacco crop losses that never really happened (the actual crop is hidden in a warehouse). The crop is later sold and all the profits from the Government payout and the actual sale are split among the scheme players. A formal investigation on the matter has been initiated and a lawsuit has been filed. *Artifact: Crumbled News page (Junkington post) in the trash can.*

(2) *What 3 reasons lead to the problem* (fictitious, created just for the game):

1) P R E J U D I C E. At Wilson's Crop Insurance, District Managers constantly show favoritism and had their "likes" and "dislikes" for their agents not based on reason or actual experience. This led to the "do whatever it takes to get on the "like" list" behavior. *Artifact: Shredded Email in the trash can.*

2) Q U O T A S. At Wilson's Crop Insurance, each agent had to sign a contract with impossible number of policies to sell. *Artifacts: Notes of a) number of contracts to be signed and b) pressed note of "too many quotas" on the desk calendar.*

3) A C C I D E N T S. At Wilson's Crop Insurance, District Managers "accidentally transfer". *Artifact: Shredded Email in the trash can.*

(3) *Where is the Robert Stokes: Raleigh, NC.* The agent is currently hiding in Raleigh, NC due to fear of the upcoming lawsuit that threatens to expose the truth about the fraud.

*Artifacts: a) Logic puzzle answers and b) Post cards from Raleigh, signed by Barker and Hew*

*(4) What 2 management concepts are addressed with this case:*

1) E T H I C S. The corporate climate at Wilson's Crop Insurance opens the door to unethical and deviant behavior, such as lying and defrauding the government.

2) E Q U I T Y. At Wilson's Crop Insurance, there are major issues with fairness and equity. Agents are treated with prejudice and their work is not fairly evaluated and compensated. *Artifact: Overlapping notes*

**Appendix 8: Debrief Points**

| <b>Why People Loaf</b><br>(Student Suggestions) | <b>What prevents loafing</b><br>(Existing Literature) | <b>Game Examples of Column 2</b>  |
|---|---|---|
| Big Groups                                      | Cohesion  | The intensity of the experience as well as the importance of winning over other teams, brought the team closer together; the realization that everyone counts and is important also increase team comradery |
| Opportunities to hide in the crowd              | Social Identification                                 | Competing as a team against the clock and other teams; team has a name  |
| Unidentifiable contributions                    | Task Specifics  | Tasks are meaningful and realistic, involving and engaging, complex and unfamiliar  |
| Apathy/not getting along with team members      | Small Group Size                                      | Groups of up to 8 students, relatively small  |
| Laziness/Low Work Ethic                         | Unique Contributions                                  | Students each tackle a task during the game; the individual tasks are important and vital to the team's performance   |
| Lack of coordination among team members         | Evaluation Potential                                  | Each student is charged with a task and it is easy to see if they have accomplished it or not   |

### Appendix 9: Student Reactions

**Sample 1:** *“Although I have said previously that another lecture was my favorite, today’s 100% tops it! Today we performed an “Escape Room” activity. This activity helped my team bond in a way that we have not experienced yet this semester. We were able to learn different characteristics about each other. This activity helped distinguish who in the group was task oriented, a leader, emotional available, and who simply just didn’t care. Overall, I truly believe that this type of activity is a GREAT way to bring a team closer together and to help them learn the best ways to cooperate together. Thankfully, my team is highly cohesive and was able to almost completely finish the mystery. I feel like this type of activity should be one that is used in different classes. Lastly, this activity taught me that in the future, it might be beneficial to delegate someone as a leader from the start in order to create some sort of organization throughout the process. I truly hope that I get to experience an activity like this again throughout my educational path.”*

**Sample 2:** *“The escape room simulation that we did in class was an excellent way to implement and display several concepts that we’ve discussed in class all semester. My group was unable to fully solve the escape room, but we did take pride in being one of the groups that made it the furthest into the game. I believe that the timing of the simulation as related to where we are in the semester was timed effectively as well. I feel that my team is in the norming stage of group work and we are much more comfortable with each other than we would have been if we did this activity earlier in the semester. My group did a great job of delegating roles in the game; such as assigning people to complete the cross-word puzzle, and delegating others to decode the several letters and clues. Every group member was highly engaged and were encouraged to share their thoughts and ideas. I believe that our group chemistry and effective delegation of roles is directly related to how well my team performed in the simulation. I believe that the concepts shown in the activity we completed in class did an excellent job of displaying how effective teams are when they operate in ways they are intended to.”*

**Sample 3:** *“I had a really fun time today. We had an escape room simulation. Our group competed against others trying to figure out a mystery. We were given random clues and had to figure out the solution. I think this simulation did a great job at teaching interactively. It got us all involved. It reinforced what we had learned previously in a very engaging way. I wish we’d do more of it or other professors would follow. Overall, the experience was very positive for me and I think my teammates would all agree with that sentiment. The thing I like most about this activity was that we were applying the knowledge we’d learned previously in a very engaging way. The activity also had an emphasis on teamwork. It was vital that we worked as a cohesive team in order to make progress with this activity. So, we were able to work individually on some tasks and incorporate working as a group for the end goal. I think in regards to the concept of teams and teamwork, this activity knocked it out of the ballpark. We all had fun. We were all engaged, no one loafed. Lastly, we all worked as a team. It did a good job emphasizing that the we were the sum of our parts. Everyone on the team had a skill and contribute in some positive way. Prior to this activity, I wasn’t really active with the group like I wanted to be. I provided much more input this time. I was much more assertive. As we go forward in class, that’s a lesson I can take. Just stop overthinking it and speak up! If they don’t listen, say it again. This mentality was effective this time around. That’s the mindset I’m going to have going forward.”*