

Letter from the Managing Editor

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The articles in this issue of *Harvard Deusto Business Research* present studies and research on loss index trigger modeling for cat bonds; the competence profile and the performance evaluation of care assistants in a nursing home; the current situation of cloud computing, from the perspective of the European Union and SMEs; and training in values as an incubator of sustainable attitudes.

In the first article, Professor María José Pérez-Fructuoso presents a continuous random model that makes it possible to calculate the loss index trigger for cat bonds, based on the rate of claim statements, calculated as the difference between the variables of the total amount of the catastrophe and the incurred-but-not-yet-reported loss amount. The fundamental hypothesis behind the modeling considers a decrease over time of this amount that is proportional to a function, which is referred to as the “mixed rate of claim statements”.

Next, the work by Juan M. Fernández Millán, Marina Fernández Navas, Raimundo Aguayo Estremera and Alejandro González Cánovas explains the research conducted to develop the competence-based professional profile and subsequent performance evaluation, based on behaviors that reflect the selected competences for the position of care assistant in a nursing home.

In the following article, Professor Pedro R. Palos Sánchez discusses a technology that is relatively unfamiliar to many organization and users: cloud computing. He believes that the cost savings and the simplification of the technology infrastructure are two decisive factors for its expansion, while the lack of standardization, the need for new professionals and misgivings about the security of the data constitute barriers to its adoption. He also reviews the strategic positioning of the European Commission with regard to the consequences of adopting the cloud paradigm.

In the final article closing this issue, Juan Manuel Pineda-Albaladejo, Francisco José Moya-Faz and Jorge López Puga present a critical review of the Schwartz model, dealing with the cognitive representations of the human needs contained in the Theory of Values, given their importance for the comprehension and behavior associated with entrepreneurial initiative, presenting the academic curriculum addressing the ethical and moral profile as a promoter of sustainable attitudes.

Finally, as always, I would like to thank the authors for their effort and the inestimable collaboration and professionalism of the members of the editorial committee and the reviewers, as well as the warm reception by the readers of *Harvard Deusto Business Research*. Thank you very much to everyone.