SR	NAME OF THE	NAME	MEMBER OF	TOPIC
NO	COMPETITION			
1	S. K. DESAI ESSAY WRITING COMPETITION	VEENA KHAN	BHOPAL INSURANCE INSTITUTE	SLIVER-YEARS' MARKET: A GOLDMINE
2	D. SUBRAHMANIAN AWARD ESSAY WRITING COMPETITION	s. GHOSH तीय ह	HAZARIBAGH INSURANCE INSTITUTE	FASAL BIMA YOJANA 2016 - SOME THOUGHTS ON INDUCTING NON- LOANEE FARMERS AS INSURED
3	TECHNICAL PAPER ESSAY WRITING COMPETITION (LIFE BRANCH)	RAVINDRA R MULEY	MUMBAI INSURANCE INSTITUTE	IMPACT OF THE NEW REGULATIONS IN INDIAN LIFE INSURANCE – CHALLENGES AND RESPONSES'
4	TECHNICAL PAPER ESSAY WRITING COMPETITION (GENERAL BRANCH)	SAYYAD ZIAALI RIZVI	MUMBAI INSURANCE INSTITUTE	FRAUDULENT CLAIMS - A CASE FOR ENHANCED DETERRENCE
5	TECHNICAL PAPER ESSAY WRITING COMPETITION (HEALTH BRANCH)	JOYJOTI HORE	INDIAN INSURANCE INSTITUTE	LONG TERM CARE INSURANCE - A CASE FOR INDIA
6	TECHNICAL PAPER ESSAY WRITING COMPETITION (MICRO BRANCH)	ANABIL BHATTACHARYA	INDIAN INSURANCE SOCIETY	COMMUNITY BASED MICRO INSURANCE - THE INDIAN CONTEXT

## Winners of various Essay Competitions for the year 2016 – *Congratulations*