



ESSAY WRITING COMPETITION – 2019

Rules governing the Essay Writing Competitions

Sr. No.	Category	Prize
1	S.K. Desai Memorial Essay Writing Competition	Cash Prize of Rs.30,000/- & Merit Certificate
2	D. Subrahmaniam Award Essay Writing Competition	Cash Prize of Rs.20,000/- & Merit Certificate
3	Technical Paper Competition (Life, General, Health, Micro & Pension)	Cash Prize of Rs.10,000/- & Merit Certificate

1. The Competition is open to the members of the Insurance Institute of India within India or abroad. **Since this competition is open only for the members, anyone who wish to participate in the Competition, he/she should enroll themselves as a Member of Insurance Institute of India.**
2. **Age Restrictions:**
D. Subrahmaniam Award Competition - Members below 45 years of age
Other Competitions - No age restrictions.
3. The contribution should be original.
4. The contribution for category (1) and (2) should relate to any topic of the insurance either life, non-life or allied subjects.
5. The topics for the Technical Paper Competition are listed below:

Life Branch:

- a. INSURE TECH – a tool for Insurance Penetration
- b. Building an Individual Agency Force for Sustainable Insurance Growth
- c. ULIPs and Mutual Funds

General Branch:

- a. INSURE TECH – a tool for Insurance Penetration.
- b. Future Prospects of a Reward Based and Usage based Insurance Product.
- c. NATCAT provisions – A need for a relook?

Health Branch:

- a. Ayushman Bharat – a giant step towards Universal Health Care in India.
- b. Genetic, Psychiatric, Psychosomatic and Other Coverages – New Vistas in Health Insurance
- c. Future Prospects of Reward Based Insurance Products

Micro Branch:

- a. Block-chain in Micro Insurance.
- b. Rural Insurance Marketing – Now or Never
- c. Crop Insurance – Exploring Insurance Potential of Horticulture and Plantations

Pension Branch:

- a. Popularising Pensions Schemes
- b. Innovation in Pension Schemes
- c. Serving Millennial Customers

- 6. Papers submitted for consideration should not be previously published or presented elsewhere.
- 7. Essays will be accepted from individual members only. Joint contributions will not be accepted.
- 8. **The Essays should not exceed :**
For S.K. Desai Memorial Essay Writing Competition & D. Subrahmaniam Award Essay Writing Competition – Maximum - 15,000 words & Minimum – 4,000 words (excluding Abstract)

For Technical Paper Competition (Life, General, Health, Micro & Pension) – Maximum - 10,000 words & Minimum – 3,000 words (excluding Abstract)

The Essay must be accompanied with an abstract (Max. 500 words)

The Essay must be submitted in word format (.doc file) with the following settings:

- a) Font Name – “**Times New Roman**”
- b) Font Size -**12**
- c) Space between lines – **Double**

- 9. The Essays and abstract must be sent through e-mail on competition@iii.org.in and should reach us not later than **10th May 2019** for all the Competitions.
- 10. The name of the category of Essay Competition should be clearly mentioned. However, the details of the author should not appear anywhere in the paper. The details such as name, address, membership number of the Institute, age, qualifications etc. should appear only in the covering letter. However, the said details should be submitted separately in excel format (.xl) as per the fields given below :

Name of the Participants / Author	
Residential Address	
Office Name & Address	
Contact No.(Mobile/ Landline No.)	
Qualification	
Date of Birth	
Email ID	
Membership of which Associated Institutes	
Registration No. OR Candidate ID No.	

In case the **author’s name or any identifiable details appear in the body of essay, such entries will be disqualified.**

11. The essay should be original, well researched and all sources have to be duly acknowledged. A bibliography is to be attached at the end of each essay. The participants should avoid using overbearing words and sentences. Participants should ensure that the essay ideas are well expressed and in neatly manner.
12. The Essays which are previously published are strictly not allowed. Participants should ensure that their Essay must be free from plagiarism. Essays which are found plagiarized will be disqualified from the competition.
13. While submitting the Essay, a list of references and footnotes may be added at the end of the essay. This will not add to the final word count for the Essays.
14. Essay will be evaluated by a panel of distinguished Evaluators and assessed on following points:
 - Content - Clarity and Research/ Essay Contents.
 - Originality and Relevance of Research / Essay
 - Structure & Flow of Research/ Essay
 - Relevance and Effectiveness to the Industry
 - Presentation and Writing Effectiveness
15. Award winners resident in India may be invited to receive the award and make a presentation at the Annual Conference of the Insurance Institute of India which is likely to be held in August/September 2019.
16. The Institute shall have the copyright of the essays selected for award which shall become the property of the Institute and hence the details of such essays will not be disclosed. The Prize winning essays shall be published in the Journal of the Institute at the discretion of the Editorial Board. Publications elsewhere would need III approval in writing.
17. If any Essay entry found to be incompatible with the above Rules and Conditions then, such entry will not be considered. The Institute reserves its right to accept or reject the contributions received for the Competition and the decision of the Insurance Institute of India shall be final and binding in this respect.
18. The result of the Essay Writing Competition will be announced by July 2019 on our website www.insuranceinstituteofindia.com.