



ESSAY AND TECHNICAL PAPER WRITING COMPETITION – 2020

Rules & Topics

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 in each category.

1. The Competition is open to the members of the Insurance Institute of India. Anyone who wish to participate in the Competition should enroll as a Member of Insurance Institute of India.
2. D. Subrahmaniam Award Competition - Members below 45 years of age are eligible to participate. Other Competitions - No age restrictions.
3. Essays/Papers will be accepted from individual members only. Joint contributions will not be accepted.
4. Essays/Papers submitted for consideration should not be previously published or presented elsewhere.
5. The contribution should be original. Participant should make a declaration to that effect while submitting the essay/papers.
6. **The topics for the S. K. Desai Memorial Essay Writing Competition are listed below (choose any one topic):**
 - a. Modeling Perils – Cost v/s Utility for insurers at the backdrop of severe climate changes
 - b. Cost v/s utility of investing in fraud control Measures by insurers
 - c. Corporate Governance in Insurance Companies – New Challenges
7. **The topics for the D. Subrahmaniam Award Essay Writing Competition are listed below (choose any one topic):**
 - a. Organisational Challenges before insurance industry due to rapid introduction of technology, artificial intelligence and data analytics
 - b. Implication of non – adhering to standards and norms in mitigating natural and man-made disasters
 - c. Adverse health claim ratio – would bringing healthcare services under stringent supervision of a separate regulator bring in a change?

8. The topics for the **Technical Papers** are listed below:

Life Branch (choose any one topic):

- a. ULIPS or Mutual Funds – what will the millennials choose?
- b. Postal Life insurance – A prescription for rural reach and enhancement of insurance penetration?

General Branch (choose any one topic):

- a. Tariff or Market Discipline for healthy competition and sustainability?
- b. The Paradox of rising premiums and Low insurance penetration

Health Branch (choose any one topic):

- a. Health Insurance & Wellness
- b. Long term Healthcare – an unaddressed aspect of health insurance

Micro Branch (choose any one topic):

- a. Role of technology in making of micro-insurance more effective
- b. Regulatory impact on growth of micro-insurance - Positive or Restrictive?

Pension Branch (choose any one topic):

- a. Is Pension, effective and adequate solution to the challenges of ageing?
- b. Time for pension reforms?

9. **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 plus an Abstract of not more than 500 words.

For Technical Paper Competition (Life, General, Health, Micro & Pension) – Maximum - 10,000 words & Minimum – 3,000 words plus an Abstract of not more than 500 words.

The contribution should 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 – 1.5
- d) Space before paragraph – 6 pt.

10. The essay/paper should be original, well researched and all sources should be duly acknowledged. A bibliography, a list of references and footnotes, if any, should be attached at the end of essay/paper. This will not add to the final word count of the Essay/Paper. The participants should avoid using overbearing words and sentences. Participants should ensure that the essay/paper ideas are well expressed and in neatly manner.
11. Participants should ensure that their Essay/Paper must be free from plagiarism. Essays/Papers which are found plagiarized will be disqualified from the competition.
12. The Essays/Papers and abstract must be sent through e-mail on competition@iii.org.in and should reach to us on or before **15th May, 2020** which is extended by our competent authority for all the Competitions.

13. The contribution should be submitted in the following format:

- Covering Letter containing participation and self-declaration regarding originality of the Essay/Paper.
- Main Essay/Paper in word format i.e. .doc file only (do not mention author details in this file)
- Details of Author in excel format i.e. .xl file (details such as name, address, Membership number, age, qualifications etc. should be mentioned.). The format of required fields details are given below:

Name of the Participant / 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 main body of essays/papers, such entries will be disqualified.**

14. Essay will be evaluated by distinguished evaluators with industry and academic experience, assessed generally on following points:

- Content - Clarity and Essay/Paper Contents.
- Originality and Relevance of Essay/Paper
- Structure & Flow of Essay/Paper
- Relevance and Effectiveness to the Insurance Industry
- Presentation and Effectiveness in communicating the message

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 2020.

16. The Institute shall have the copyright of the essays selected for award which shall become the property of the Institute. The Prize winning essays shall be published in the Journal of the Institute at the discretion of the Editorial Board. Publications, thereafter elsewhere would need III approval in writing.

17. If any Essay/Paper entry is 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 August 2020 on the website www.insuranceinstituteofindia.com.

19. For any query regarding submission of the essay/ paper, kindly contact to **Ms. Archana Sawant/ Ms. Poonam Raut** on **022-26544221/241** or write to us on **competition@iii.org.in**.