



ESSAY/TECHNICAL PAPER WRITING COMPETITION WINNERS - 2021

Name	Member Of	Topic
S.K. Desai Memorial Essay Writing Competition		
Mr. Naranan Venkata Subramanyan	Hyderabad Insurance Institute	Risk based Capital Regime for healthy growth of the Insurance Industry
D. Subrahmaniam Award Essay Writing Competition		
Ms. Shama Lonare	Mumbai Insurance Institute	Impact of Covid 19 on insurance customers' digital journey
Technical Paper Writing Competition (Life Branch)		
Mr. Nirjhar Majumdar	Indian Insurance Institute	Term or Whole Life- Which of these could be more relevant for the needs of the millennials?
Technical Paper Writing Competition (General Branch)		
Mr. Pritam Banerjee	Bangalore Insurance Institute	Psychology of Insurance Frauds
Technical Paper Writing Competition (Health Branch)		
Dr. Pallavi Seth	Delhi Insurance Institute	Wearables and Health Apps for better medical insurance delivery
Technical Paper Essay Writing Competition (Micro Branch)		
No Entry Merited the Award		
Technical Paper Writing Competition (Pension Branch)		
Mr. E. Sankaranand	Coimbatore Insurance Institute	Can NPS be shaped up as 'One Nation - One Pension' Scheme