

INSURANCE INSTITUTE OF INDIA
ESSAY WRITING COMPETITION - 2017

Rules governing the Essay Writing Competitions are as follows:

Category a) S.K. Desai Memorial Essay Writing Competition - Carries Cash Prize of Rs.30000/- and Merit Certificate

Category b) D. Subramaniam Award Essay Writing Competition - Carries Cash Prize of Rs.20000/- and Merit Certificate

Category c) Technical Paper Competition (Life, General, Health, Micro & pension) - Carries Cash Prize of Rs. 10000/-and Merit Certificate

1. The Competition is open to all the members of the Insurance Institute of India in India or abroad.
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 (a) and (b) 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. Interest rate risk management in a declining interest scenario
- b. Social trends that will redefine the consumption of Life Insurance in India
- c. Digitalization – Implication for the Life Insurance Industry

General Branch:

- a. Disaster Management – Towards a Public-Private Partnership Model
- b. Cyber Risk Insurance – Issues and Challenges
- c. Motor Insurance – Scope for Innovation

Health Branch:

- a. Under Insurance – A hidden Healthcare crisis in India
- b. Insurance for Outpatient and Preventive Care
- c. Health Claims Management - Best Practices

Micro Branch:

- a. A Regulatory framework for mutuals
- b. Micro Insurance – Challenges for a sustainable growth
- c. Leveraging technology to tap the Micro Insurance segment

Pension Branch:

- a. The pension market in a declining interest scenario
 - b. Micro pensions
 - c. Old age security – Pension v/s other options
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. Subramaniam Award Essay Writing Competition - 15,000 words
For Technical Paper Competition (Life, General, Health, Micro & pension) – 10,000 words
The Essay must be accompanied with an abstract (Max. 500 words)
The Essay must be written in Microsoft word in Times New Roman (font size -12) in double spacing.
 9. **The Essays and abstract must be sent through e-mail on the e-mail ID competition@iii.org.in and should reach us not later than 22.04.2017 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. In case the author's name or **any identifiable details appear in the body of essay, such entries will be disqualified.**
 11. The criteria to be followed by the participants is that 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.
 12. 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, 2017.
 13. 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 elsewhere would need III approval in writing.
 14. 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.
 15. The result of the Essay Writing Competition will be announced by July 2017 on our website www.insuranceinstituteofindia.com.