



भारतीय बीमा संस्थान
**INSURANCE
INSTITUTE OF
INDIA**

Essay and Technical Paper Writing Competition Year 2026



**S.K.DESAI MEMORIAL ESSAY WRITING
COMPETITION**
AWARD PRIZE : ₹ 35,000/-

**D. SUBRAHMANIAM AWARD ESSAY WRITING
COMPETITION**
AWARD PRIZE : ₹ 25,000/-


TECHNICAL PAPER WRITING COMPETITION
(Life, General & Health)
AWARD PRIZE : ₹ 15,000/- (for each category)




Awarded with Prizes and Merit Certificates

Last Date of Submission : 31st May 2026
Submit your essay at : competition@iii.org.in

Address:
Plot No. C-46, 'G' Block,
Bandra - Kurla Complex,
Bandra (East), Mumbai - 400 051

 **022-69654215/221**

 **Website: www.insuranceinstituteofindia.com**

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www.youtube.com/@insurance_edu_trng

ESSAY AND TECHNICAL PAPER WRITING COMPETITION

Year - 2026

1. Competition Topics:

S. K. Desai Memorial Essay Writing Competition:

Topic: “Customer consent and DPDP Act Compliance - Learning the new approach to doing insurance business”

D. Subrahmaniam Award Essay Writing Competition:

Topic: “Impact of Geopolitical Risks on Insurance Sector and future strategy”

Technical Paper Writing Competition are listed below:

- **Life Branch:** “Life insurance distribution in India at an inflection - Challenges and opportunities for reinventing customer centricity”
- **General Branch:** “Parametric Insurance in India - Various Challenges and Way ahead”
- **Health Branch:** “Health Insurance Claims Management and Customer Experience- An Urgent Imperative”

2. Eligibility Criteria:

1. The Competition is open to the members of the Insurance Institute of India. Non-members must enroll as members to participate.
2. Participants may submit entries under a single category only. Participation in multiple categories will not be permitted.
3. For D. Subrahmaniam Award Essay Writing Competition – participants must be below 45 years of age. There are no age restrictions for other competitions.
4. Submissions must be individual entries only. Joint contributions will not be accepted.
5. Entries must be submitted original and unpublished.
6. A declaration of originality is mandatory at the time of submission.

3. Format of Submission:

The Essay/Paper 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 Writing Competition (Life, General & Health Branch) – 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.

4. Content Guidelines:

- Submissions must be **well-researched and original**. All resources must be properly acknowledged.
- Include bibliography, references, and footnotes (not counted in word limit).
- Ensure clarity, structure, and professional presentation.
- The participants should avoid using overbearing words and sentences.
- Avoid overly complex language.

Important:

- Submissions must be free from **AI-generated content and plagiarism**.
- Any violation will lead to **disqualification**.

5. Documents to be submitted:

The contribution should be submitted in the following format:

- a) Covering Letter confirming participation along with a self-declaration regarding the originality of the Essay/Paper.
- b) Main Essay/Paper in Word format (.doc file only). Author details should not be mentioned in the main document.
- c) Participant details are mandatory and must be submitted in Excel format (.xls file), including the following information: Participant/Author Name, Residential Address, Office Name & Address, Registration ID, Candidate ID, Date of Birth, Qualification, etc.

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

If any identifying details appear in the main document, the entry will be **disqualified**.

6. Submission Process:

Entries must be emailed to: competition@iii.org.in

Last Date: 31st May 2026

7. Evaluation Criteria:

Essay will be evaluated by distinguished evaluators from industry having academic experience and generally assessed 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

8. Copyright & Publication:

- 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 separate issue of the Institute at the discretion of the Editorial Board. Publications, thereafter elsewhere would need III approval in writing.

9. General Conditions:

- 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 the right to accept or reject submissions and the decision of the Insurance Institute of India shall be final and binding in this respect.

10. Result Announcement:

Result will be declared by July 2026 on our official website; www.insuranceinstituteofindia.com.

For any query regarding submission of the entries, contact to **Ms. Poonam Raut, Admin Officer, Secretarial Department** on ☎ 022-69654221 or write ✉ us on competition@iii.org.in.