



भारतीय बीमा संस्थान
**INSURANCE
INSTITUTE OF
INDIA**

G V Rao Memorial Essay Competition 2026

WINNERS ANNOUNCEMENT

Heartiest Congratulations!



Winner



Essay Topic



Vijaya Karthik B V

**Geopolitical Risk and its Effect
on the Insurance Industry**



Chandra Mishra

**Ethical Risks of Application
of Artificial Intelligence
in the Insurance Industry**

