



# भारतीय बीमा संस्थान

## INSURANCE INSTITUTE OF INDIA

### ESSAY WRITING COMPETITIONS - 2016

The Institute encourages research and advanced studies in the area of insurance and related subjects by floating different essay writing competitions every year. The details of the essay writing competitions for the year 2016 are as follows:

The **S.K.Desai Memorial Essay Writing Competition** was introduced by the Institute in the memory of Late Mr. S.K.Desai one of the Founder Members of Insurance Institute of India. The S.K. Desai Memorial Essay Writing Competition invites original contribution in the form of either an essay or work of research, on current or historic importance, whether life or non-life or related topics from the members of the Institutes in India and in the Afro-Asian Regions. The competition carries a Cash prize of Rs.30,000/- and a merit certificate. The S. K. Desai Memorial is the highest award of the Institute among the essay competitions which the Institute conducts.

The **D.Subrahmaniam Award Essay Writing Competition** was introduced by the Institute in the memory of Late Mr. D.Subrahmaniam, the Founder Principal of the College of Insurance. The D.Subrahmaniam Award Essay Writing Competition is intended to motivate the members of the Institute aged below 45 years and to involve them in the educational and research activities. The competition carries a cash prize of Rs.20,000/- and a Merit Certificate.

**Technical Paper Competition** is another essay writing competition, which the Institute conducts every year on pre-decided topics in the areas of Life Insurance, General Insurance, Health Insurance, Micro Insurance and Pensions. The competition carries a Cash prize of Rs.10,000/- and a merit certificate. The topics for the Technical Paper Competition 2016 are as follows :

SR. NO	LIFE INSURANCE	GENERAL INSURANCE	HEALTH INSURANCE	MICRO INSURANCE	PENSION INSURANCE
1	Impact of the new regulations in Indian Life Insurance – Challenges and Responses	Impact of the new regulations in Indian General Insurance – Challenges and Responses	Long Term Care Insurance – A case for India	Low cost distribution – the Key to Micro Insurance?	Index Linked Pension – Need for pension reforms
2	Improved mortality experience – Opportunities and Problems	Relevance of ART and CAT Bonds in the current Indian scenario	Disability Income Insurance – Short Term & Long Term Disabilities	Community based Micro Insurance - the Indian Context	Pension-Growing potential and driver of future growth of the Industry
3	Managing Life Contingency Risks – Wider role of Life Insurance Companies	Fraudulent claims - A case for enhanced deterrence	Designing and implementation of sustainable government sponsored full population Health Insurance Cover	Micro Insurance – beyond hedging loans	NPS – The Future of the Pension Market in India
4	Building customer centricity in a virtual space.	Capital adequacy in Non-life Insurance in India – Getting ready for Solvency II	Pricing Health Insurance products – Need for new parameters	-	Bundling Pension with Health Insurance

## Rules governing the competitions are as follows:

- i. The Competition is open to all the members of the Associated Institutes in India, Affiliated Institutes abroad, and members of Insurance Institute of India in Afro-Asian Region.
- ii. For D. Subrahmaniam Award Essay Competition members' below the age of 45 can only participate. For rest of the competitions there are no age restrictions.
- iii. The contribution should be original and should relate to any topic of insurance, either life or non-life or allied subjects.
- iv. The papers submitted for consideration should not been read or published or dealt with in any other manner till the results are announced.
- v. Contribution for the above essays competition will be accepted from individual members only. Contributions with joint authors (two or more) will not be accepted.
- vi. **Essay / Research (Write-up details)**  
Write-up should not exceed – For S.K. Desai & D. Subrahmaniam 15,000 words  
For Technical Paper Competition – 10,000 words  
The write-up must be accompanied with an abstract of the Essay (max 500 words)  
The paper must be written in **Microsoft word in Times New Roman (font size – 12) in double spacing.**
- vii. The write-up and abstract must be sent through e-mail on the e-mail ID [competition2016@iii.org.in](mailto:competition2016@iii.org.in) and should reach us not later than 30<sup>th</sup> April, 2016 for all the Essay Writing Competitions.
- viii. The write up should be marked on the top **for consideration for the “Name of the Essay Competition”** and 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 other personal details appear in the body of essay, such entries will be disqualified.
- ix. Credit will be given for originality, clarity of thought and conciseness in expression.
- x. The authors of the selected articles who are resident in India will be invited to receive the award at the Annual Conference of the Institute. The winner will be invited to present his/her essay at the Annual Conference of the Insurance Institute of India. Awards to non-resident members shall be sent by post.
- xi. The Institute shall have the copyright of the paper for which award is made and it shall become the property of the Institute. The Prize winning paper/papers may be published in the Journal of the Institute at the discretion of the Editorial Board. The Prize winning essay will be posted on the website of Insurance Institute of India.
- xii. 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.
- xiii. The Institute reserves its right to alter, amend or revoke these rules from time to time. The members are requested to submit their essay through e-mail, as mentioned above. (item vii)
- xiv. The result of the Essay Writing Competitions will be announced in the first week of August, 2016 on our website [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com) .