

## Essay Writing Competition - 2014

The Institute encourages research and advanced studies in the area of insurance and related subjects.

The **S.K. Desai Memorial Essay Writing Competition** is awarded to the best essay or work of research on any area of insurance or related subjects.

The **D. Subrahmanian Award** is given to the best essay or work of research submitted by members who are not more than 45 years of age.

**Technical Paper Competition** is another essay writing competition, which the Institute conducts every year on pre-decided topics.

To select a suitable topic for the competition we invite from the Insurance Companies a few topics on Life Insurance and General Insurance. From last year we have introduced Health Insurance and Micro Insurance as two additional categories for the technical paper competition.

The Institute invites original technical papers on specified insurance related topics. The author / authors of papers of high quality will be invited to attend the annual conference of the Institute.

**Rules governing the above competitions are as follows:**

### S.K. Desai Memorial Essay Writing Competition:

The Institute conducts the **S.K. Desai Memorial Essay Writing Competition** annually and 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 Institute in India and members of Institutes in the Afro-Asian Regions. The competition carries a Cash prize of Rs.30,000/- and merit certificate. The S. K. Desai Memorial is the highest award of the Institute among the essay competitions which the Institute conducts.

#### **Eligibility conditions:**

- 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. The contribution should be original and should relate to any topic of insurance, either life or non-life or allied subjects.
- iii. The papers submitted for consideration should not have been read or published or dealt with in any other manner till the results are announced.
- iv. The write-up must be sent through e-mail on the e-mail ID [competition2014@iii.org.in](mailto:competition2014@iii.org.in) and not exceeding 15,000 words.
- v. The write-up must be with abstract of your paper (max 500 words) and should reach us not later than 31<sup>st</sup> May, 2014.

- vi. The paper must be written in **Microsoft word in Times New Roman (font size – 12) in double spacing.**
- vii. The write up should be marked on the top “**for consideration for the S. K. Desai Memorial 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.
- viii. Credit will be given for clarity of thought, conciseness in expression and originality.
- ix. The author of the selected articles who is 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 of non-resident members shall be sent by post.
- x. The Institute will have the copyright of the paper for which award is made and it will 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.
- xi. 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.
- xii. 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 iv)
- xiii. Contribution for the above essay competition will be accepted only from individual members.

**Last date for the submission of Essay is 31<sup>st</sup> May, 2014.**

## **D. Subrahmanian Award**

This 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. This award is known as “**D. Subrahmanian Award**” consisting of a cash prize of Rs.20,000/- and Merit Certificate. The Members of Institute upto the age of 45 years are only eligible to participate in this competition.

### **Eligibility conditions:**

- i. The Competition is open to the members of the Institute and **upto the age of 45 only.**
- ii. The contribution should be original and should relate to any topic of insurance, either life or non-life or allied subjects.
- iii. The papers submitted for consideration should not have been read or published or dealt with in any other manner till the results are announced.
- iv. The write-up must be sent through e-mail on the e-mail ID [competition2014@iii.org.in](mailto:competition2014@iii.org.in) and not exceeding 15,000 words.
- v. The write-up must be with abstract of your paper (max 500 words) and should reach us not later than 31<sup>st</sup> May, 2014.
- vi. The paper must be written in **Microsoft word in Times New Roman (font size – 12) in double spacing.**
- vii. The write up should be marked on the top “**for consideration for the D. Subrahmanian Award**” and the details of the author should not appear anywhere in the paper. The details such as name, address, membership number, 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.
- viii. Credit will be given for clarity of thought, conciseness in expression and originality.
- ix. The author of the selected articles who is resident in India will be invited to receive the award at the Annual Conference of the Institute. The winner of D. Subrahmanian Award will be invited to present his/her essay at the Annual Conference of the Insurance Institute of India. Awards of non-resident members shall be sent by post.
- x. The Institute will have the copyright of the paper for which award is made and it will 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.
- xi. 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.
- xii. 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 iv)
- xiii. Contribution for the above essay competition will be accepted only from individual members.

**Last date for the submission of Essay is 31<sup>st</sup> May, 2014.**

## Technical Paper Competition 2014

### The Rules are:

- i. The Competition is open to individual members of the Insurance Institute of India, resident of India.
- ii. The Author of the prize winning paper will be awarded a cash prize of Rs.10,000/- and Merit Certificate and will be invited to the Annual Conference of the Institute to present the paper and receive the award.
- iii. The paper submitted for consideration should be on any one of the topics decided by Insurance Institute of India.
- iv. a) The paper must be sent through e-mail only on the e-mail ID given below and not exceeding 10,000 words and Abstract sheet of your paper (max 500 words) and should reach us not later than 31<sup>st</sup> May, 2014.  
b) The paper must be written in Microsoft word in **Times New Roman (font size – 12) in double spacing.**
- v. The paper should be marked as “**for consideration of the Technical Paper 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.**
- vi. Credit will be given for content, conciseness in expression, research, writing style and impact of the essay on the industry.
- vii. The Institute will have the copy right of the paper for which award is made and it will 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.
- viii. 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.
- ix. 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 below:

Email at: [competition2014@iii.org.in](mailto:competition2014@iii.org.in)

## TOPICS FOR THE TECHNICAL PAPER COMPETITION 2014

<b>SR. NO</b>	<b>LIFE INSURANCE</b>	<b>GENERAL INSURANCE</b>	<b>HEALTH INSURANCE</b>	<b>MICRO INSURANCE</b>
<b>1</b>	Long term care – Prospects in India	Challenges of General Insurers in the event of a major catastrophe in India	Philosophy of Critical Illness Insurance Covers	The economics, dynamics and utility of Micro Insurance
<b>2</b>	Do pensions have a future in India ?	Clauses, Conditions and Deductibles as underwriting tools	Managed Care – Possibilities in India	Community Models and Micro Insurance
<b>3</b>	Services standards in a life insurance company – a differentiator	Special Insurance Covers – Areas of innovation for GICs in India	Medical savings and long term healthcare financing	Micro Insurance – A case for a standalone company

**Last date for the submission of Essay is 31<sup>st</sup> May, 2014.**