Rules for National Essay Competition

1. Entry is open to 10th – 12th grade level students attending schools in The Bahamas during the 2019 – 2020 school year.
2. The topic is “Reforming Insurance – Challenges and Opportunities”.
3. Essays must be typewritten in English with 1200 to 1500 word length, excluding references and graphics. Only one entry is allowed per student.
4. Essays must be typed and double-spaced in 12-point, Calibri or Times New Roman font, with each page numbered. The format should be; The title page must include name of student, school and the essay title. Student name and school name must not be placed on any other page.
5. The essay must be an original piece of work and typewritten in the participant’s own words and not copied without reference from any books, articles or from the internet. All references must be appropriately cited.
6. Submissions must reflect the development of the insurance industry, insurance regulation or the insuring public on the topic. Essays will be judged on the clarity of writing, the quality of thinking reflected and the development of the topic.
7. Essays must be submitted with a completed registration form which can be downloaded at [www.icb.gov.bs](http://www.icb.gov.bs)
8. Entrants must submit their completed registration form and essay electronically in Microsoft Word to [essays@icb.gov.bs](mailto:essays@icb.gov.bs) no later than November 4, 2019.
9. All essays submitted will become the property of the Insurance Commission of The Bahamas.
10. Only winning entries will be contacted.
11. Essays which do not meet the requirements will be treated as incomplete and will be eliminated.
12. Essays will be graded by an independent panel of judges. The decision of the judges is final.
13. The scholarship must be used within three years of grant. Payment will be made directly to an educational institution of the student’s choice.

Prizes for the essay competition include:
1. 1st Prize - $5,000 scholarship (to school of choice) and laptop for winning entry, plus $1,000 for the current school of the winning student.
2. 2nd Prize – Laptop Computer
3. 3rd Prize – Tablet Computer

Further queries can be emailed to essays@icb.gov.bs.