



**Consolidated Hallmark
Insurance Limited**

2025 TERTIARY INSTITUTIONS ESSAY COMPETITION

CALL FOR ENTRIES

Consolidated Hallmark Insurance, in line with its Corporate Social Responsibility policy of encouraging research especially in the study of insurance at tertiary level, hereby invites entries for the 2025 Edition of the company's Annual Essay Competition.

The competition which commenced in 2011 is currently in its 12th Year.

Essay Topic

**Economic Hardship; Effect on Disposable
Income and Demand for Insurance.**

Guidelines

Eligibility: Students from 300L/HND1 and above, of Tertiary Institutions in Nigeria studying Insurance or Actuarial Science.

Length of Essay: Not more than 1000 words

Assessment Process: The assessment shall be in two levels.
First level shall be the students' departmental assessment panel to be constituted by the HODs which shall forward the best three entries to the company.

Second level of assessment shall be by an independent panel of distinguished insurance practitioners to be constituted by the company, who shall grade the best entries received from the various Institutions.

Timeline: Entries commenced on 3rd of March 2025 and ends on 14th April 2025.

Criteria

- Essay must be original works of the student, with clearly acknowledged references.
- Essay must be referenced using APA style.
- Must be type-written in double line spacing.
- The students would be judged on content, organization and mechanical accuracy.
- The decision of the judges is final.

Mode of Submission:

Essay should be submitted to the Head of Insurance department of the student. The respective HODs or their representative shall forward the best three entries from their Institutions in PDF format, with contact details of the students (email address and phone numbers) to:
info@chiplc.com and copyishofunde@chiplc.com
while hard copies should be posted to:

**The Chairman
Awards Committee
Consolidated Hallmark Insurance Plc
266 Ikorodu Road
Obanikoro
Lagos**

PRIZE

**1ST Prize
N1,000,000**

**2ND Prize
N750,000**

**3RD Prize
N500,000**

AWARD CEREMONY

The Top Three Finalists shall be announced at an Awards Ceremony to be graced by Parents/Guardians of winners and a representative of their institutions. The event will be publicised in the print media.

www.ch-insure.com