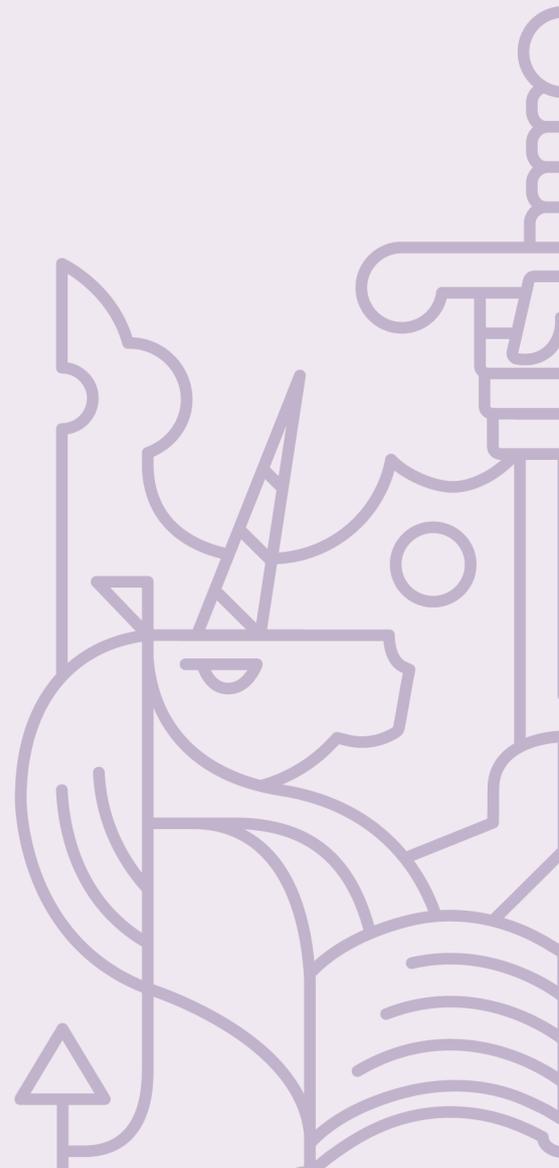




Chartered  
Insurance  
Institute  
Standards. Professionalism. Trust.

March 2026

# Morgan Owen essay competition



## The Chartered Insurance Institute (CII) Professionalism in practice

As the premier professional body for the insurance and financial planning professions, the CII promotes higher standards of integrity, technical competence and business capability.

With over 122,000 members in more than 150 countries, the CII is the world's largest professional body dedicated to these sectors.

Success in CII qualifications is universally recognised as evidence of knowledge and understanding. Membership of the CII signals a desire to develop broad professional capability and subscribe to the standards associated with professional status.

The CII works with businesses to develop bespoke, company-wide solutions that ensure competitive advantage by enhancing employees' technical and professional competence.

Individually, CII's members are able to drive their personal development and maintain their professional standing through an unrivalled range of learning services and by adhering to the CII's Code of Ethics.



**INVESTORS  
IN PEOPLE** | Gold

## The Morgan Owen Medal

The insurance world's most prestigious essay prize is the Morgan Owen medal. The silver gilt medal and award of up to £2,000, is offered every year for the best essay entered by a Fellow or Associate of the Chartered Insurance Institute.

The essay can be on any topic relevant to the insurance business and may be written by one Associate/Fellowship holder or by two jointly. Besides the first prize, a further £1,500 may be awarded to runners up. The award is only made when the standard of the best entry is sufficiently high to merit it.

This leaflet gives full details of the rules of the competition and lists the prizewinning entries of recent years. It also gives guidance notes to help would-be entrants to reach the high standard the competition demands through advice on choosing their subjects, planning their essays and following the rules of the competition.



## Time and effort

It takes time and energy to produce a paper of substance. Generally speaking you will not be able to dash off a prize-winning entry in snatched moments of spare time. You are likely to need at least 6 months, given the nature of the subject and the amount of research required. The end-product is normally expected to be at least 10,000 and at most 30,000 words but much depends on the choice of subject. Excessive length is usually counter-productive.

## Subject matter

The subject of the essay is your choice. The only requirement is that it must be insurance related. Former winners have covered an extensive range of subjects, such as legislation, industrial diseases, reinsurance, training, marine claims, arson, hurricanes and farming. You are strongly recommended to read several winning papers on subjects that appeal to you, to gain a feel of the worth which led the adjudicators to pick those particular papers. You can view previous winners by clicking onto our website [www.cii.co.uk/about-us/initiatives/engagement/awards/](http://www.cii.co.uk/about-us/initiatives/engagement/awards/).

Choose a subject which best suits your particular knowledge and enthusiasm and which has not received the treatment that you would like to give it. You must treat your subject in an original way, not simply quoting or collating the ideas of others.

## Planning

A good speech always has a strong beginning and a strong end – but there may be some waffle in between. This will not do for a prize-winning essay entry. Before you start, ask yourself what you are trying to put across and how best to do it. You should demonstrate a logical argument throughout, with themes developing one from another. You will need to divide your work into chapters, sections and sub sections, each with a subtitle.

## Research

Preparing an outline plan will bring out the aspects you do not have at your fingertips in sufficient detail. You then need to find out where to obtain this information: public or university libraries (CII at Fenchurch Street may be particularly useful [www.cii.co.uk/learning](http://www.cii.co.uk/learning)), the insurance press (past and present), text books, local or central government sources, Parliamentary records, white papers, copies of statutes or law reports, company records, publications of company associations and other professional bodies, Lloyd's and so on.

Generally people are helpful provided you tell them what you need the information for and why they have been approached. Any information used must prove or illustrate an argument and must not be thrown in haphazardly. Further, the opinions of others, if given, must be material to your own argument: repetition of other people's opinions does not enhance the value of your paper.

**Remember to always give credit to your research sources in your bibliography which should be appended to your essay.**

Plagiarism is taking somebody else's work (human or AI) and passing it off as your own – this would constitute a breach of the CII's code of ethics and could result in disciplinary action. To avoid plagiarism, simply put any content you have sourced from elsewhere in italics to denote you are not trying to pass it off as your own – and put a short citation in brackets to say where the content was sourced from. You can include a full reference list at the end of the essay.

(See [www.cii.co.uk/learning/support/plagiarism-and-how-to-avoid-it/](http://www.cii.co.uk/learning/support/plagiarism-and-how-to-avoid-it/) for more about plagiarism).

## Drafts

Normally you will need more than one draft. Some paragraphs – for instance the development of a particular argument or the lead up to a logical conclusion – could give you problems and might need to be rewritten several times. It is sometimes useful to leave a difficult paragraph aside for several days and return to it with a fresh mind.

At final draft stage, when you have all the information assembled, you should make any final amendments, particularly to spelling, grammar and punctuation. A good dictionary and thesaurus can prove invaluable, as does the dictionary, spell check and word count facility in IT packages.

## Style

Entries for the competition are learned papers for a professional body; they are not articles for the popular press. Moderate language is essential and conciseness is encouraged. You should avoid jargon and the use of the first person. However, you should try to inject a degree of enthusiasm to make the reader wish to read on.

## Layout and presentation

Your paper must be typed (double spaced) and should be presented in a way that creates a favourable impression, with neat binding and absence of corrections. Include chapters and sub-headings as appropriate and list your bibliography and references at the end. It is a good idea to have your entry proofread by a colleague or a friend to ensure that its construction, readability, syntax and grammar are of the highest quality.

Remember also that your paper has to pass through a number of hands and it should be robust enough to stand up to its adjudication.

## Consultation

The paper must be the work of one or two Associate/Fellowship holders. Although anonymity is required for a medal entry, consultation can be helpful and is sometimes necessary.

## Common failings

In the past the most frequent criticism has been that too many entries were lightweight and failed to treat the subject matter adequately. Style and presentation have too often been below the standard expected. There have also been far too many faults of grammar and spelling. These notes were written to help you meet the high standards required for the Morgan Owen essay competition medal. The CII would like to present the prize annually, but cannot lower its standards. Should you become a winner, you will have the satisfaction and pride of achievement of gaining an award for which diploma holders across the world compete. Further, your own standing will be improved, as any employer in the industry – whether company, broker, adjuster or association – would be delighted to see the Morgan Owen medal going to a member of their staff.

## Donations

The Morgan Owen essay competition was originally financed out of a fund established by a legacy of

£250 from Morgan Owen, FCII, president of the Institute 1911–12. This was augmented in 1967 by a further bequest of £750 from the donor's son. In 1985 the prize money was increased substantially, by the donations from the institutes and insurance employers.

## Rules

1. Each entry must be the work either of an individual Associate or Fellow of the Chartered Insurance Institute or of two such individuals jointly.

2. Each entry must be written in English, must take the form of an essay, a work of research, or a paper, and must be relevant to the business of insurance.
3. Entries must be a minimum of 10,000 words. No upper word limit is imposed, but length should be related to subject matter, and it is likely that most entries will fall within the range of 10,000 to 30,000 words. Credit will be given for conciseness.
4. All entries for the competition must be typed.
5. Prize money of up to £2,000 will normally be awarded to the medallist(s) together with a silver gilt personally engraved medal, itself valued at over £600. Other competitors may also receive prize money totalling not more than £1,500 to be awarded in whole or in part to one or more persons. In case of joint entries any prize money will be shared equally by the authors.
6. Entries for the competition in any year must be submitted to the CII not later than 31 December of that year to [morganowenmedal@cii.co.uk](mailto:morganowenmedal@cii.co.uk).
7. No work that has previously been entered for any competition, presented at any local insurance institute or at any local, national, or international conference or otherwise published in whole or part, may be entered for this competition.
8. A medal winner in one year may not enter again for the competition in the following year but is free to enter again in any subsequent year on equal terms with other entrants. Subject to this stipulation there is no restriction on the number of times a member may enter for the competition. Recognition by the Board of the merit of an entry for which the medal is not awarded does not debar the entrant(s) from entering again the following year.
9. The copyright of any unpublished work, which is entered for an award will become the absolute property of the CII. The CII shall be entitled to an indemnity from the author(s) against claims for copyright infringement, defamation, or other proceedings, and any profits arising from publication by the CII shall be the property of the CII. The moral rights of the author will be acknowledged.
10. All awards are made at the absolute discretion of the Board.

These rules may be discontinued or amended by the Board in any way and at any time, and no member shall have any right or claim under the rules for any work he or she may be preparing at the time of such discontinuance or amendment.

## Prizewinning entries 1980-2024

Year	Prize Winning entries
1980	The official supervision of the insurance industry in the UK.
1981	Insurance and prevention of property crime.
1982	Byssinosis – the Lancashire disease.
1983	The risk of occurrence.
1984	Does security matter? The implications of research, insurance and the consumer.

Year	Prize Winning entries
1985	Occupational deafness. Australian life assurance in an era of changing financial systems, institutions and services. The British crime survey and its implications.
1986	What nature the pensions promise?
1987	Marketing myopia. Moral hazard and insurance fraud.
1989	Uninsured and untraced motorists. The demographic challenge. Obstacles to supply of insurance against liability for accidental pollution.
1990	Expert systems and general reinsurance underwriting. From tariffs to technology. The extent and meaning of technical change in the UK life assurance industry.
1991	Space insurance: underwriting or astrology? The effect of UK legislation and European open market on the medium-sized life assurance company. The future of fire underwriting and the standard fire policy.
1992	Insurance and the environment. Arson and the insured.
1993	Application of risk management principles to running an insurance company. An analysis of developments in the legal interpretation of 'standard' clauses in reinsurance contracts and resulting market effects.
1994	No award made.
1995	No medal awarded. Highly commended awards made for: Event definitions: the trigger for casualty reinsurance contracts – out dated or misunderstood? Municipal liabilities and their risk management – an overview of current liabilities, their insurability and control.
1996	Principles for the structural reform of social insurance. Continuity by design: embedding operational risk management function in the organisational structure. Insurability issues in the UK – strategic and tactical responses for the industry.
1997	Crime prevention and the insurance industry.
1998	Industrial injuries and employers' liability – a search for the cure.
1999	Marketing short-term insurance in the twenty-first century – a strategic perspective.

Year	Prize Winning entries
2000	No award made.
2001	No award made.
2002	Essential important or incidental. A shareholder analysis at perceptions towards professional insurance qualifications.
2003	No award made.
2004	No award made.
2005	Teleworking at Lloyd's.
2011	The Impact of Corporate Governance on the Captive Insurance Sector.
2012	No award made.
2013	No award made.
2014	No award made.
2015	No award made.
2016	No award made.
2017	Securing a Sustainable Digital Future: an exploration of customer psychology and perceptions of insurance and innovation with reference to the implications for data use and digital strategy development within the insurance market.
2018	No award made.
2019	No award made.
2020	No award made.
2021	No award made.
2022	No award made.
2023	No award made.
2024	No award made.
2025	No award made.

## Contacting the CII

If you have any queries regarding the information in this brochure please contact [morganowenmedal@cii.co.uk](mailto:morganowenmedal@cii.co.uk).

The CII is committed to delivering a first-class service and, to this end, we welcome feedback on any aspect of your relationship with our organisation.

Please forward any views you may have on the service you receive, whether they are positive or otherwise.

We take all such comments seriously, answer them individually, and use them to help ensure that we continually improve the service we provide.

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