

Expand your surplus lines knowledge and compete for CASH PRIZES!

WHO CAN ENTER?

Any undergraduate student; may be most applicable to Risk Management, Insurance, Finance and Business students.

VIDEO CONTEST

Submit a 3-7-minute video debunking common misconceptions around the insurance industry **OR** show a realistic claim scenario that challenges the myth that insurers don't care or pay.

WHITE PAPER CONTEST

Submit an 8-10 page research paper on the effects of inflation on the E&S insurance industry and how carriers and customers can adapt **OR** current trends in litigation abuse impacting the E&S market.

WHAT YOU COULD WIN!

Four 1st place winners - \$2,000 each | Four 2nd place winners - \$1,000 each

WHITE PAPER CONTEST

- Submit as an **individual student** (not a group) using 2,000-2,500 words (exclusive of title page and works cited), double-spaced, 1-inch margins, 12-point Arial or Times New Roman.
- Submit a final, clean copy in a **Word document**; include **title page with your name, university, date** and a **works cited page**.
- Reflect your research on the trend/issue/topic, including **cited source documents**.
- Write assuming the **audience is versed in the topic** and recent trends/news about the market.

VIDEO CONTEST

- **Lights, camera, action!** Create a 3-7-minute video that uses storytelling, visuals, music and editing to bring your ideas to life. Keep your background clean, use good lighting and speak confidently; don't just read from slides!
- **Get creative, get noticed and win big!** Use animation, interviews, skits or cinematic shots to make your video memorable and show off your personality. Whether solo or in a team of up to four, everyone must appear on camera. Top videos score awesome prizes, with winnings shared evenly among group members.
- **Stand out from the crowd.** This is your chance to shine with originality and production skills; make sure your video is clear, engaging and creatively produced. Bring your A-game, tell a great story and have fun!

Submit [here](#) by December 9 by 11:59 p.m. CST.

LEARN MORE about the White Paper Contest and Video Contest at
www.wsia.org/students.

Fall 2025 White Paper Contest Writing Prompts | Choose one!

#1

Inflation: Effects on Industry

Outline the effects of inflation on the E&S insurance industry and how customers and carriers can best navigate those challenges.

Examples include:

- Premium increases
- Operational costs - rising cost of labor, technology investments and upkeep, etc.
- Customers cutting back on areas like quality control to reduce costs, which may result in higher claim frequency
- Claim costs outpacing premium increases
- Supply chain disruptions and other geopolitical issues
- Settlement values
- Limit demands

#2

Litigation Abuse

Frequency and severity trends: Investigate historical patterns in the frequency and severity of litigation abuse impacting the E&S insurance market.

Analyze how tactics such as inflated medical damages, venue shopping and aggressive litigation strategies have contributed to adverse loss trends.

Fall 2025 Video Contest Prompts | Choose one!

#1

Insurance MythBusters

Write and produce a creative video to debunk common misconceptions around the insurance industry. Compare perception vs. reality. Illustrate what people might think surplus lines insurance is vs. how it actually works and explore how it differs from standard lines.

You should add your own ideas, but examples of myths to bust could include:

- "E&S insurance is shady or unregulated."
- "E&S is only for huge companies."
- "If standard insurance won't cover it, no one will."

#2

Reenactment of Claim Scenario

The Claims Process in Action!

Your video should follow a realistic claim scenario from start to resolution, illustrating the possible emotions, misunderstandings, and turning points, debunking the notion that insurers don't pay or don't care, or that the claims process is stacked against you.

Possible scenarios to explore include:

- A small business recovering from a property loss
- A family navigating storm damage
- A cyber claim from breach to resolution

Be creative. Be dramatic. Be real. Help people see insurance not just as paperwork, but as a promise.

CHECK OUT PAST WINNING PAPERS and VIDEOS | www.wsia.org/students

QUESTIONS? Contact Denise Marshall, denise@wsia.org.