

**Centre for Consumer Protection Law and Policy**

in collaboration with

**Orpheus Sabha Foundation**

*presents*

*The* **NUALS**  
**National Policy**  
**Drafting**  
**Competition**

*10<sup>th</sup> December 2025 – 28<sup>th</sup> February 2026*

*Brochure and Rulebook*





# Letter *from the* OC

The National University of Advanced Legal Studies (NUALS), through its Centre for Consumer Protection Law and Policy (CCPLAP), warmly welcomes you to the NUALS National Policy Drafting Competition 2026.

This competition has been established to address the evolving landscape of consumer protection in India's expanding insurance sector. With digital platforms and new financial products becoming increasingly common, consumers often face issues such as misleading information, mis-selling, delays in claim settlement, and difficulty accessing help when problems arise. These challenges require strong regulation, as well as innovative, practical solutions.

Our aim is to provide a space where law students, researchers, practitioners, and young thinkers can come together to explore solutions that build consumer trust. By encouraging participants to draft workable policy proposals, we hope to deepen understanding of the regulatory issues in this sector. Selected entries may even be further developed through policy sandboxes, helping to bridge the gap between classroom ideas and real-world applications.

This year's theme is "Strengthening Consumer Rights in Insurance." The competition aims to encourage innovative ideas and practical policy solutions that can contribute meaningfully to advancing consumer protection in the insurance sector. We are also grateful to partner with the Orpheus Sabha Foundation, whose support and dedication to research and interdisciplinary dialogue greatly enhance the vision and purpose of this event.

We wish all participants the very best and look forward to the meaningful ideas and discussions that will emerge.

*The Organising Committee*

**NUALS National Policy Drafting Competition 2026**



## About NUALS



The National University of Advanced Legal Studies (NUALS), Kochi, established in 2005 by the Kerala State Legislature, is a premier institution among India's National Law Universities. Renowned for combining academic rigor with practical training, NUALS offers undergraduate and postgraduate programs designed to cultivate legal expertise and leadership. With innovative teaching methodologies and a dynamic learning environment, the university nurtures over 500 students through diverse clubs, forums, and societies that promote excellence in both curricular and co-curricular pursuits, firmly committing to advancing legal education and innovative dispute.

## About CCPLaP



The Centre for Consumer Protection Law and Policy (CCPLaP) at NUALS was established to advance focused research, education, and collaboration in consumer rights amidst the complex legal, social, and ethical challenges arising from global trade and commerce. Recognizing India's early commitment to robust consumer protection, CCPLaP aims to promote critical awareness, foster partnerships between academia, policymakers, and activists, and develop comprehensive systems for research, training, and documentation. Serving as a national and international hub of excellence, the Centre is dedicated to strengthening consumer rights, supporting democracy, and facilitating joint initiatives that enhance quality standards and safeguard consumer interests.

## About Orpheus Sabha Foundation



The Orpheus Sabha Foundation is committed to empowering India's youth by fostering a holistic, inclusive, and diverse community focused on public speaking, debate, leadership, and research development. It aims to nurture essential skills in strategy, negotiation, decision-making, and diplomacy, preparing young minds to become effective leaders and change-makers. The Foundation conducts impactful initiatives such as Vaktrita (moot court competitions), Varnan (essay contests), and Neeti (policy drafting competitions) that provide practical opportunities for skill-building and intellectual growth. Through these platforms, Orpheus Sabha Foundation inspires and equips the next generation for meaningful contributions in law, governance, and public policy.



# About the Event

Recognizing IRDAI's pivotal role in advancing consumer-centric reforms, transparency, and insurance penetration towards 'Insurance for All' by 2047, the NUALS Centre for Consumer Protection Law and Policy (CCPLaP), in collaboration with the Orpheus Sabha Foundation, proudly presents the inaugural 1st Edition of the National Policy Drafting Competition. This premier national platform engages law students and young researchers in addressing regulatory gaps in consumer protection within the insurance sector, aligning with IRDAI's priorities for simplified claims, reduced disputes, and equitable policy frameworks. By fostering innovative ideas that complement IRDAI's 2025 reforms, the competition supports a robust, inclusive insurance ecosystem.

Anchored in the theme *Protecting Consumers in the Insurance Market*, participants critically evaluate existing frameworks, pinpoint systemic vulnerabilities like claim denials and disclosure issues, and draft targeted policy proposals on sub-themes vital to IRDAI's mandate. These efforts emphasize transparency, accountability, and fairness in insurer-consumer relations, mirroring IRDAI's focus on digital KYC, grievance redressal, and mis-selling prevention to enhance policyholder trust and market confidence. Structured sub-themes ensure precise, actionable contributions to real-world regulatory challenges.

At the nexus of academia and regulation, this competition cultivates analytical rigor and solution-oriented drafting, directly supporting IRDAI's vision for agile, digitally-enabled oversight. The resulting policy compendium from top entries will serve as a practical resource for IRDAI, offering evidence-based recommendations to bolster consumer welfare, regulatory efficiency, and sector growth.



# Themes

**Embedded insurance and platform-based risk protection in the DPI ecosystem**

**Real-world effectiveness and implementation gaps in government insurance schemes**

**Farmer-centric insurance design for climate and non-climate risk exposure**

**Finality in insurance adjudication: moratorium timelines and claim certainty**

**Severability in property insurance for losses arising from arson and mass violence**

**Strict liability in aviation insurance and the scope of “extraordinary circumstances”**

**Algorithmic and AI-driven insurance underwriting and claims decision-making**

**Climate-induced disaster insurance and the design of a national catastrophe fund**

**Platform-bundled insurance and competition law (IRDAI–CCI interface)**

**Reinsurance, systemic risk concentration, and sovereign backstopping in India**

**The themes listed above are illustrative, and submissions on any contemporary issue under the purview of insurance law, regulation, policy, and allied areas are welcome.**



# Event Timeline

<i>15th Dec</i>	Release of Rulebook, Brochure and Themes
<i>1st Feb</i>	Last date for Registration
<i>5th Feb</i>	Last date for Policy Submission
<i>8th Feb</i>	Online Policy Presentation

# Registration Fees

*Individual Participant*  
INR 177 (INR 150 + 18% GST)

*Team of Two*  
INR 354 (INR 300 + 18% GST)



# Awards

<i>1st Prize</i>	INR 8,000 + Certificate of Merit
<i>2nd Prize</i>	INR 6,000 + Certificate of Merit
<i>3rd Prize</i>	INR 4,000 + Certificate of Merit
<i>4th and 5th Prize</i>	INR 1,000 + Certificate of Merit

**Certificates of Merit for the top 10 participants.**  
**Certificate of Participation for all participants.**



# Rules and Guidelines

## 1. Definitions

- 1.1. “Competition” shall refer to the NUALS National Policy Drafting Competition 2026.
- 1.2. “Organising Committee” shall refer to the organisers of the said competition.
- 1.3. “Rules” shall refer to the Official Rules of the Competition and shall also include any supplementary Rules published by the Organising Committee.
- 1.4. “Team Code” refers to the unique code allotted to a Team after the completion of their registration process.
- 1.5. “Written Submission” refers to the Submission of the Policy Draft.
- 1.6. “Host University” refers to the National University of Advanced Legal Studies (NUALS), Kochi

## 2. Eligibility and Team Composition

- 2.1. Participation is open to students currently enrolled in undergraduate or postgraduate programmes, as well as research scholars from any discipline
- 2.2. Participants may register individually or in teams consisting of up to two members.
- 2.3. Cross-institutional teams, comprising members from different colleges or universities, are also eligible to participate.



### 3. General Instructions

- 3.1. Participants may choose from the notified themes or propose an open theme, provided it squarely falls within the ambit of insurance law, regulation, or insurance-linked public policy.
- 3.2. Submissions must demonstrate a clear legislative or regulatory intervention, such as:
  - statutory amendments or new legislation,
  - delegated legislation (rules, regulations, guidelines),
  - regulatory architecture and enforcement mechanisms, or rights and obligations frameworks for stakeholders.
- 3.3. Any request to postpone the registration date and submission date will not be considered.
- 3.4. Please note that all correspondence must be made with the email address provided in the registration form of the first participant.
- 3.5. Failure to adhere to any guidelines may result in disqualification and/or penalties imposed on the participants.
- 3.6. The Organising Committee shall reserve the right to amend, modify, or update these Rules at any time, as it may deem necessary.
- 3.7. Registration implies acceptance of all Competition rules.
- 3.8. Any submission made after the completion of the required registration shall be deemed to effect a transfer of all copyright owned by the author in such submission to the Centre for Consumer Protection Law and Policy at the National University of Advanced Legal Studies, Kochi.
- 3.9. The decision of the judges and the Organising Committee shall be final and binding.



## 4. Registration Process

- 4.1. Final registration for the event shall be completed through the following Google Form: <https://forms.gle/gwS7UXBYJQsCGXJP6>
- 4.2. All interested participants must register and pay the applicable fee on or before 1 February 2026, 11:59 PM to be eligible to participate.
- 4.3. The registration fee is strictly non-refundable under any circumstances.
- 4.4. Registration shall be deemed successful only upon receipt of a confirmation email along with the participant or team code from the Organising Committee.
- 4.5. Requests for any change in team composition after completion of registration shall not be entertained.

## 5. Submission Guidelines

- 5.1. All submissions must be made only in English.
- 5.2. Formatting:
  - Font: Times New Roman, Size 12 (text), Size 10 (footnotes)
  - Line spacing: 1.5 (text), 1.0 (footnotes)
  - Citation style: Bluebook (20th edition)
- 5.3. Submissions must be anonymised and carry only the team code. Any form of identification mark of the participants on the draft policy, except the 'team code', may lead to disqualification.
- 5.4. Submission made by the participants is to be titled - TC- 'assigned code' Policy Draft.
- 5.5. All clarification requests must be submitted via the email [ccplap@nuals.ac.in](mailto:ccplap@nuals.ac.in) and within the deadline set by the organisers.
- 5.6. All documents submitted as part of this competition shall be cleared of all metadata prior to submission.
- 5.7. Submissions shall be made in both PDF and Word formats in a manner prescribed by the organising committee, which will be notified.



## **6. Structure of the Policy Draft (Indicative)**

- 6.1. Participants are encouraged (but not mandatorily required) to structure their drafts as follows:
- Background and problem identification
  - Legislative or regulatory gap analysis
  - Objectives of the proposed policy
  - Proposed legal framework (statutory / regulatory design)
  - Institutional roles and enforcement mechanisms
  - Implementation roadmap and feasibility
  - Expected impact and safeguards
  - Conclusion and recommendations

## **7. Originality and Use of AI**

- 7.1. Submissions must be original and independently authored.
- 7.2. Plagiarism beyond 15% shall attract penalties or disqualification.
- 7.3. Cross plagiarism is not permitted. Cross plagiarism occurs when two or more drafts share 40% or more similarity, whether intentional or unintentional. This includes copying or reproducing substantial content across submissions and will result in the disqualification of all involved participants.
- 7.4. Use of AI tools for drafting substantive portions of the policy is strictly discouraged; submissions found to be predominantly AI-generated may be disqualified.



## **8. Objective Deductions**

- 8.1. Late submission: 1 mark deduction per hour, and no submissions will be accepted after 24 hours.
- 8.2. Non-compliance with formatting guidelines: 0.5 marks for each error up to 5 marks.
- 8.3. Non-compliance with language requirements: Disqualification
- 8.4. Exceeding plagiarism limits: Penalty or Disqualification at the discretion of the Organising Committee.

## **9. Evaluation Criteria**

- 9.1. Submissions shall be evaluated on the basis of:
  - Legislative clarity and regulatory soundness
  - Policy coherence and feasibility
  - Originality and innovation
  - Stakeholder sensitivity and rights-balancing
  - Quality of legal reasoning and drafting

## **10. Presentation**

- 10.1. Shortlisted teams may be required to present their policy drafts before a panel.
- 10.2. Presentations shall focus on legislative intent, regulatory design, and implementation strategy, followed by questions from the judges.
- 10.3. Each participant/team will have 10 minutes for presenting their policy draft, followed by 5 minutes for questions.
- 10.4. Participants willing to present their policy draft via a PowerPoint Presentation (PPT) must submit the same via email (on ccplap@nuals.ac.in) by 6th February 2026.



# Contact Details

## Faculty Convenor

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