Institute of Actuaries of India
Statutory body established under an Act of Parliament
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Invitation for Whitepaper Submissions – FY 2026-27

The life insurance landscape in India continues to evolve rapidly, driven by regulatory developments, emerging product innovations, changing customer expectations, advancements in technology, changing distribution models and new approaches to risk management.

The Advisory Group on Life Insurance (LIAG) of the Institute of Actuaries of India (IAI) invites white paper submissions under its collaborative research initiative for FY 2026-27. This initiative aims to leverage the collective expertise of actuarial professionals to explore current and emerging issues impacting the life insurance sector.

Building on a Successful Initiative

During FY 2025-26, the Advisory Group on Life Insurance launched its White Paper Programme, which received encouraging participation from members across the profession. The initiative culminated in:

- Submission and review of high-quality research papers.
- Presentation of selected papers at the CILA Seminar.
- Publication of all submitted white papers through *The Actuary India* magazine.
- Meaningful industry discussions on emerging actuarial and life insurance topics.

The positive response from members reinforced the value of creating a dedicated platform for actuarial thought leadership and practical research. Encouraged by this success, LIAG is pleased to continue the programme in FY 2026-27 and invites members to contribute original research that can benefit both the profession and the wider life insurance industry.

Why This Initiative Matters

The actuarial profession has a critical role to play in helping the industry navigate change and uncertainty. Through this initiative, members will have an opportunity to contribute practical insights, innovative ideas and thought leadership on issues of significance to the life insurance industry.

The objective is to create research that is relevant, actionable and beneficial to practitioners, insurers, regulators and other stakeholders.

Your work will not merely contribute to professional discussion - it has the potential to influence industry practices, product development, risk management approaches and future thought leadership within the profession.

Focus Areas

Participants may choose from the following priority themes:

1. The evolving product landscape: new and innovative product offerings by life insurers
2. IFRS 17 in practice: implementation lessons and India-specific challenges
3. Accounting in a new era: implications of IFRS 17, e.g. on product mix, pricing and capital efficiency
4. AI: driving better outcomes across the value chain, e.g. in underwriting, servicing, distribution and actuarial
5. GST: assessing the impact of change in GST regulations on life insurers
6. Investments: navigating a changing investment and ALM landscape
7. The India opportunity: bridging the mortality / pension protection gaps
8. Reinsurance: shifting reinsurance landscape in Indian life insurance
9. Any other topic, with approval from LIAG

Eligibility Criteria

To ensure research is grounded in practical expertise, applicants must meet the following:

- Must be a **member of the Institute of Actuaries of India**
- Possess a minimum of **5 years of professional experience** in life insurance
- Open to all age groups, membership categories, and exam levels

How to Apply

Interested members are invited to submit an **Expression of Interest (EOI)** by **August 20, 2026**, by filling out the form available [HERE].

For any queries, please feel free to reach out to:
paresh@actuariesindia.org

Your EOI (not exceeding two pages) should include:

- **Selected Topic** and preliminary approach
- **Professional Biography** highlighting relevant experience
- **Proposed Methodology** – including data sources, analytical framework, case studies, etc.
- **Anticipated Contribution** – the practical value your findings will offer to the profession and the industry

Governance & Mentorship

- Projects will be overseen by Advisory Group on Life Insurance.
- Teams may be mentored by senior actuaries.

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We encourage collaborative, innovative, and practically applicable proposals that align with the evolving needs of the actuarial profession and insurance industry.

Program Benefits

Professional Recognition:

- Presentation opportunity at CILA 2026*****
- Publication in *Actuary India* magazine*****
- Establishment as a thought leader in your chosen area

Professional Development:

- CPD credits as per APS 9 guidelines*****
- Complimentary access to CILA conference*****
- Network expansion with industry leaders and peers

Industry Impact:

- Influence policy discussions and business strategies
- Contribute to the collective knowledge base of Indian actuarial profession
- Shape future industry practices and approaches

Key Dates

Milestone	Date
Program Launch	6 August 2026
EOI Submission Deadline	20 August 2026
Selection Notification	3 September 2026
Draft Paper Submission	18 October 2026
Paper Selection Notification	8 November 2026
Final Paper & Presentation Submission	22 November 2026
Presentation at CILA 2026*	To be announced
Publication Consideration*	Post CILA 2026

Note: * subject to the discretion of Institute of Actuaries of India and Advisory Group on Life Insurance

Institute of Actuaries of India