



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 19-08-2026

CORAM

THE HON'BLE MR.JUSTICE D.BHARATHA CHAKRAVARTHY

WP No. 20523 of 2026

and

W.M.P.Nos.22060 to 22062 of 2026

1. R.Santhi
2. E.Satha Sivam
3. Ravikumar

..Petitioners

Vs

1. The General Manager,
United India Insurance Company Limited,
Insurance Regulatory & Development,
Police Holder Protection & Grievance,
Redressal Department,
SY No.115/1 - Financial District,
Nanakrawguda, Gachibohalli,
Hyderabad - 500 032.
2. The General Manager,
United India Insurance Company Limited,
Marketing Department,
No.24, Whites Road,
Chennai - 600 014.
3. The Chief Regional Manager,
United India Insurance Company Limited,
No.178, Dr.Nanjappa Road, Coimbatore.
4. The Divisional Manager,
United India Insurance Company Limited,
104-A, Peramanur Main Road,
Salem - 636 007.
5. The Branch Manager,
United India Insurance Company Limited,



Pudhusampalli, Mettur Dam-3,
Salem District.

WEB COPY

..Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India for the issuance of Writ of Certiorarified Mandamus, calling for the records relating to the Public Notice dated 16.03.2026 on the file of the 3rd respondent merging the 5th respondent office with the 4th respondent quash the same and direct the respondents 1 to 4 to demerge the 5th respondent office from the 4th respondent and allow to continue the 5th respondent office at Mettur Dam.

For Petitioner: Mr.V.Elangovan

For Respondents: Ms.Keerthikiran Murali for R2

No appearance for R1, R3 to R5

ORDER

The writ petition is filed for a Certiorarified Mandamus challenging the public notice dated 16.03.2026 and consequently directing the respondents 1 to 4 to demerge the 5th respondent office from the 4th respondent and continue the 5th respondent office at Mettur Dam itself.

2. A perusal of the impugned order shows that it is a public notice issued by United India Insurance Company Limited, a Government of India undertaking, notifying the public that they are merging their branch office at Mettur Dam, bearing No.170701, with the office at Salem and that the customers should contact the said office at Salem to continue to enjoy



uninterrupted services at the new office. The said decision is challenged by the petitioners, who are the agents of the said company. It is submitted that the said branch office has been functioning for more than 40 years, more than 3 lakhs policies have been sold in the area within the Mettur Taluk, and being a rural area, all the customers need a manual office as they are not very comfortable with online services and many of them require in-person guidance and answers from the branch office. Therefore, the decision made by the respondents 1 and 2 to wind up the branch office and merge it with the office at Salem is arbitrary and without taking into account the relevant circumstances.

3. Per contra, the learned counsel appearing on behalf of the second respondent would submit that it is a policy decision taken by United India Insurance Company Limited by taking into account its commercial wisdom and the same cannot be interfered with by this Court.

4. I have considered the rival submissions made on either side and perused the material records of the case.

5. When an insurance company, though a public sector undertaking, decides to merge two of its branch offices and to hold an office only at Salem, it is a commercial decision taken by them and it is not for this Court to interfere with the same under Article 226 of the Constitution of India. However, the



petitioners, being the agents, plead prejudice and hardship for the customers. If that be so, let a representation be made by the petitioners to the first respondent, bringing to their notice as to how it is essential to have a branch office at Mettur Dam itself and it is for the first respondent to consider the same and take a decision. Due personal hearing for the petitioners can also be given and the petitioners can also place on record all the materials they want to place before the first respondent and whatever decision is made shall be communicated in writing to the petitioners.

6. In view thereof, this writ petition is *disposed of* on the following terms:

The prayer to quash the impugned notice dated 16.03.2026 cannot be granted. The petitioners, however, will have the liberty to make a representation along with the web copy of the order to the first respondent within two weeks from the receipt of the web copy of the order. Thereafter, due opportunity of personal hearing shall be granted to the petitioners and the decision shall be taken as per their rules and procedure within a period of eight weeks therefrom, and the decision taken shall be communicated in writing to the petitioners. Consequently, connected miscellaneous petitions are also closed. No costs.

19-08-2026

Neutral Citation: Yes/No

NSL



To

1. The General Manager,
United India Insurance Company Limited, Insurance Regulatory &
Development,
Police Holder Protection & Grievance, Redressal Department,
SY No.115/1 - Financial District, Nanakrawguda, Gachibohalli,
Hyderabad - 500 032.
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