IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 12-03-2026

CORAM

THE HONOURABLE MR JUSTICE KRISHNAN RAMASAMY

WP No. 24210 of 2023

S.Sundar Raj,
Old No.4, New No.62, East Club Road,
Shenoy Nagar, Chennai 600 030.

Petitioner(s)

Vs

1.The General Manager,
Policy Holders Protection And Grievance
Redressal Department, Insurance Regulatory
And Development Authority Of India
(IRDAI),
Sy No. 115/1, Financial District,
Nanakramguda, Gachibowli, Hyderabad.

2.The Life Insurance Corporation Of India
Chennai Divisional Office I, LIC Building
Chennai 600 002.

Respondent(s)

PRAYER:-Writ Petition filed under Article 226 of the Constitution of India, praying for an issuance of Writ of Mandamus, directing the respondents to implement the Award No. IO/CHN/A/LI/0228/2022-2-23 dated 23.11.2022 passed by the Insurance Ombudsman Chennai.

For Petitioner(s): Mr.E.Hariharan

For Respondent(s): Ms.Harini
for M/s. M.B. Gopalan
Associates For R1
Mr.R.S. Anandan For R2

ORDER

This writ petition has been filed seeking to direct the respondents to implement the Award No. IO/CHN/A/LI/0228/2022-2-23 dated 23.11.2022 passed by the Insurance Ombudsman Chennai.

2.Learned counsel for the petitioner would submit that the petitioner subscribed to a policy viz., "Jeevan Saral" with the 2nd respondent Company and paid a sum of Rs.15,132/- on a quarterly basis, for a period of thirteen years commencing from 28.10.2009. The petitioner had paid a total premium amount of Rs.7,96,224/- in installments. After the maturity of the policy, the petitioner was communicated that the maturity amount is Rs.4,81,109/- on 06.10.2022. Aggrieved over the same, the petitioner made a complaint to the Insurance Ombudsman on 26.10.2022 and the same was adjudicated and an award dated 23.11.2022 was passed directing the 2nd respondent to pay the premium paid by the petitioner with interest applicable at the rate specified in Rule No.17(7) of the Insurance Ombudsman Rules, 2017. Since the 2nd respondent did not take any steps to act upon the award passed by the Insurance Ombudsman, the petitioner made a representation dated 18.03.2023 before the 1st respondent asking them to direct the 2nd respondent to implement the award passed by the Insurance Ombudsman. However, the 1st respondent has also not reacted to the said representation till date. Hence, the present writ petition is filed.

3.Learned counsel appearing for the 2nd respondent would submit that the 2nd respondent has challenged award dated 23.11.2022 passed by the Insurance Ombudsman before this Court in W.P.No.23247 of 2023.

4.In reply, learned counsel for the petitioner would submit that the said W.P.No.23247 of 2023 has been dismissed by the Court vide order dated 04.11.2025 and hence, the 2nd respondent has to comply with the award passed by the Insurance Ombudsman dated 23.11.2022.

5.Heard the learned counsel for the petitioner; learned respective counsel appearing for the respondents and perused the materials available on records.

6.Considering the submissions made by either parties, this Court is of the view that since the writ petition in W.P.No.23247 of 2023 filed by the 2nd respondent challenging the Award No.IO/CHN/A/LI/0228/2022-23 dated 23.11.2022 passed by the Insurance Ombudsman has been dismissed vide order dated 04.11.2025, the 2nd respondent is bound to comply the award passed by the Insurance Ombudsman. Even after the dismissal of the W.P.No.23247 of

2023, the 2nd respondent has not chosen to settle the amount to the petitioner by implementing the award of the Insurance Ombudsman, which is not proper. Therefore, this Court directs the 2nd respondent to implement the Award No.IO/CHN/A/LI/0228/2022-23 dated 23.11.2022 passed by the Insurance Ombudsman, within a period of four (4) weeks from the date of receipt of a copy of this order.

7.With the aforesaid direction, this writ petition is disposed of. No costs.

12-03-2026

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Index:Yes/No
Speaking/Non-speaking order
Internet:Yes
Neutral Citation:Yes/No

To

1.The General Manager
Policy Holders Protection And
Grievance Redressal Department,
Insurance Regulatory And
Development Authority Of India
(IRDAI), Sy No. 115/1, Financial
District, Nanakramguda, Gachibowli,
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2.The Life Insurance Corporation Of
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Chennai Divisional Office I, LIC
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KRISHNAN RAMASAMY J.
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