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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

+ W.P.(C) 6629/2025

PREM KUMAR JAIN & ORS.Petitioners

Through: Mr. Asav Rajan, Adv.

versus

INSURANCE REGULATORY AND DEVELOPMENT

AUTHORITY OF INDIA & ANR.Respondents

Through: Mr. Dinesh Kumar, Adv. for
Respondents.

CORAM:

HON'BLE MR. JUSTICE VIKAS MAHAJAN

ORDER

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16.05.2025

CM APPL. 30109/20250 (exemption)

1. Allowed, subject to all just exceptions.
2. Application stands disposed of.

W.P.(C) 6629/2025 & CM APPL. 30108/2025

3. The present petition has been filed seeking following relief:

“(a) Issue a writ of Certiorari or any other appropriate writ, order, or direction in the nature thereof, quashing and setting aside the Renewal Notice dated 17.03.2025 issued by Respondent No.2, whereby the gross annual premium for the Petitioners’ Heartbeat Family First (Gold) Policy bearing No. 30328028201400 was arbitrarily and unlawfully increased to ₹2,58,106/- for the policy period 17.05.2025 – 16.05.2026;

(b) Issue a writ of Mandamus or any other appropriate writ, order or direction in the nature thereof, directing Respondent No.2 to renew the aforesaid health insurance policy for the policy period 2025–2026 at a premium not exceeding 10%, strictly in accordance with Respondent No.1’s Circular No. IRDAI/HLT/CIR/MISC/024/01/2025 dated 30.01.2025;



(c) Issue a writ of Mandamus or any other appropriate writ, order or direction in the nature thereof, directing Respondent No.1 to take immediate and appropriate regulatory and penal action against Respondent No.2 for violation of the Respondent No.1's Circular No. IRDAI/HLT/CIR/MISC/024/01/2025 dated 30.01.2025 and for indulging in unfair trade practices detrimental to senior citizen policyholders;

(d) Direct Respondent No.2 to pay compensation to the Petitioners for mental agony, harassment, and hardship caused due to the unjustified and arbitrary premium hike and repeated failure to respond to Petitioners' representations, in a sum of ₹5,00,000/- (Rupees Five Lakhs only) or such other amount as this Hon'ble Court may deem just and reasonable in the facts and circumstances of the case;

(e) Direct Respondent No.1 to formulate and implement a robust, timebound grievance redressal framework for senior citizens, ensuring effective enforcement of its regulatory guidelines and protection of policyholder right;

(f) Pass strictures against the Respondent No.2 and impose costs interalia for engaging in unfair trade practices;

(g) Pass strictures against the Respondent No.1 for miserably failing to discharge its primary duty i.e., protecting the interests of the policy holders, especially septuagenarians like the Petitioners herein and leaving them at the mercy of predatory organizations like the Respondent No.1;

(h). Award the costs of the present proceedings in favour of the Petitioners and against the Respondents; and”

4. At the outset, Mr. Asav Rajan, the learned counsel appearing on behalf of the petitioners, on instructions, submits that he will deposit the



premium demanded by the respondent insurance company. However, the said payment may be made subject to the outcome of the present writ petition.

5. In view of the above, issue notice. Mr. Dinesh Kumar, the learned counsel appearing on behalf of respondents accepts notice.

6. Let counter affidavit be filed within a period of four weeks.

7. Rejoinder thereto, if any, be filed within a period of two weeks thereafter.

8. In the meanwhile, let the petitioner pay revised premium amount of Rs.2,58,106/-. However, the said payment shall be subject to the final outcome of the present writ petition.

9. Re-notify on 09.09.2025.

VIKAS MAHAJAN, J

MAY 16, 2025
N.S. ASWAL