



**न्यायालय मुख्य आयुक्त दिव्यांगजन**  
**COURT OF THE CHIEF COMMISSIONER FOR PERSONS WITH DISABILITIES(DIVYANGJAN)**  
 दिव्यांगजन सशक्तिकरण विभाग/Department of Empowerment of Persons with Disabilities (Divyangjan)  
 सामाजिक न्याय और अधिकारिता मंत्रालय/Ministry of Social Justice & Empowerment  
 भारत सरकार/Government of India  
 5वाँ तल, एन.आई.एस.डी. भवन, जी-2, सेक्टर-10, द्वारका, नई दिल्ली-110075; दूरभाष : (011)20892364  
 5<sup>th</sup> Floor, N.I.S.D. Bhawan, G-2, Sector-10, Dwarka, New Delhi-110075; Tel.: (011) 20892364  
 Email: ccpd@nic.in; Website: www.ccdisabilities.nic.in

**Case No: 13573/1092/2022**

**In the matter of—**

Mr. Nilesh Kumar Dubey

**...Complainant**

**Versus**

1. The Chairman, IRDAI.
2. The Chairman and Managing Director, General Insurance Corporation of India.
3. The Chairman cum Managing Director, The New India Assurance Co Ltd.
4. The Chairman and Managing Director, United India Insurance Company Ltd.
5. The Chairman cum Managing Director, The Oriental Insurance Company Limited.
6. The Chairman cum Managing Director, National Insurance Company Limited.

**...Respondents**

**1. Hearing:**

1.1 A hearing in hybrid mode (online/offline) was conducted on 26.06.2025. The following parties/representatives were present during the hearing:

Sl.No.	Name of the parties/Representatives	For Complainant/ Respondent	Mode of Attendance
1.	Mr. Nilesh Kumar Dubey	Complainant	Online
2.	Mr. Rajeshwar, DGM, IRDAI	For Respondent No. 1	Online
3.	Ms. Manali Patke, GM and Mr. Vijay Salve, DGM, GIC	For Respondent No. 2	Online
4.	Mr. Gyan Ranjan, Chief Manager, and Ms. Meera Roy, New India Assurance Co Ltd.	For Respondent No. 3	Online

5.	Ms. Gagan Arora, Chief Manager and Mr. K.S Bodh, Deputy GM, OICL	For Respondent No. 5	Online
----	--	----------------------	--------

## 2. Record of Proceedings

2.1 At the outset, the Court asked the Complainant to update on developments since the last hearing. The Complainant stated that no insurance company was initially willing to issue a health insurance policy for his son, who has a 95% disability (Cerebral Palsy & Intellectual Disability), despite his willingness to pay the premium.

2.2 Following earlier Court directions, United India Insurance Company introduced the Samaveshi Suraksha Health Insurance Policy for persons with disabilities (PWDs). The local branch contacted the Complainant, and upon submission of the required documents, issued a policy last year covering his son for ₹5 lakhs at a premium of ₹15,000. The policy was renewed this year at an increased premium of ₹17,000. The Complainant, while partially satisfied, raised two concerns: (i) certain disabilities and illnesses are covered only after a three-year waiting period, and (ii) the substantial annual premium increase—₹2,000 in one year—raises fears that costs may become unaffordable, potentially reaching ₹50,000, which he finds discriminatory compared to premiums for non-disabled individuals.

2.3. The Court sought a response from Respondent No. 5 – The Oriental Insurance Company Limited—regarding their policy provisions for PWDs, including Samaveshi Suraksha. The representative stated that the company's policy follows the standard framework set by the Insurance Regulatory and Development Authority of India (IRDAI), and that higher premiums result from the broader range of disabilities covered.

2.4. The Court expressed concern that, despite claims of IRDAI guideline compliance, there is a lack of uniformity and accountability in product design and pricing. The Court questioned Respondent No. 1 (IRDAI) on whether it formally approves or merely supports these products. It was observed that while general insurance products may be competitively priced, policies for PWDs are often more expensive, which is inequitable. The Court stressed the importance of financial support and concessions for persons with disabilities in the spirit of inclusion and equity.

2.5. Respondent No. 3 described their Atmanirbhar Health Policy, designed for persons with disabilities, mental illness, and HIV/AIDS, to cover hospitalisation expenses.

2.6. Accordingly, the Court directed IRDAI (Respondent No. 1) to issue concrete guidelines within one month, ensuring uniformity among insurers in product design for PWDs, including clear directions on premium fixation, waiting periods, and benefits. These guidelines must address the financial vulnerabilities and protection needs of the disabled community. The Court emphasised that premiums should not be burdensome, especially for persons with disabilities.

2.7. The absence of Respondents Nos. 4 and 6 was viewed seriously. All Respondents were directed to submit Action Taken Reports (ATRs) within 15 days from receipt of the record of proceedings, detailing current policies for PWDs, including coverage, exclusions, premium rates, and any concessions.

2.8. This order is issued with the approval of the Commissioner for Persons with Disabilities.

**(P.P Ambashta)**  
**Dy. Chief Commissioner**