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COURT OF RECORD

Kerala High Court Denies Ombudsman's Authority Over Insurance Premium Renewals

Sheikh Rayees • July 3, 2024

PUBLISHED REPORT

In a recent decision, the Kerala High Court declared that the insurance ombudsman cannot mandate an insurance company to renew a policy at a specific premium rate. A Division Bench comprising Justices A Muhammed Mustaque and Shoha Annamma Eapen clarified that under Rule 17 of the Insurance Ombudsman Rules, 2017, the ombudsman's authority is limited to awarding compensation to complainants. The Court emphasized, "Nowhere in the Rules it is stated..."

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