IN THE HIGH COURT FOR THE STATE OF TELANGANA AT HYDERABAD

WEDNESDAY, THE TWENTY THIRD DAY OF SEPTEMBER TWO THOUSAND AND TWENTY SIX

PRESENT

THE HONOURABLE THE CHIEF JUSTICE SRI APARESH KUMAR SINGH
AND
THE HONOURABLE SRI JUSTICE VAKITI RAMAKRISHNA REDDY

WRIT APPEAL NO: 171 OF 2026
AND
WRIT APPEAL CROSS OBJECTIONS No.1 of 2026

WRIT APPEAL NO: 171 OF 2026

Writ Appeal under clause 15 of the Letters Patent Preferred Against Order Dated 29/10/2025 Passed in WP.No.46423 of 2022 on the file of the High Court.

Between:

1. M/s. United India Insurance Company Ltd., Head Office 19, Nungambakkam High Road, IV Lane, Chennai - 600034.
2. M/s. United India Insurance Company Ltd., Rep. by its Divisional Manager, 1-7-241/11, Ramalaya Building, Sarojini Devi Road, Secunderabad, Hyderabad - 500003.
3. M/s. United India Insurance Company Ltd., Rep. by its Manager, Medsave Health Insurance TPA Ltd., 2D, Second Floor, Dhruvathara Apts., Behind Nova ENT Hospital, Erramanzil, Somajiguda, Hyderabad - 500082

...APPELLANTS/RESPONDENT Nos.2 to 4

AND

1. Paturu Madhusudhana Kumar, S/o. Late Venkateshwarlu, aged about 61 years, Occ. Practicing Advocate, R/o. Flat No.201, Sitarama Residency, Vidyanagar, Hyderabad.
2. The Insurance Regulatory and Development Authority, Office at Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500032.
3. The Telangana State Advocates Welfare Trust, 8th Floor, Law Department, Secretariat Building, BRK Bhavan, Hyderabad.

...RESPONDENTS/WRIT PETITIONERS/RESPONDENTS

I.A. NO: 2 OF 2026

Petition under Section 151 CPC praying that in the circumstances stated in the affidavit filed in support of the petition, the High Court may be pleased to suspend the order dated 29/10/2025 passed in W.P.No.46423 of 2022 by the Learned Single Judge, pending disposal of the writ appeal.

Counsel for the Appellants: SRI SRINIVASA RAO PACHWA

Counsel for the Respondent No.1: SRI KOTA SUBBA RAO

Counsel for the Respondent No.3: SMT G.VIJAYA KUMAR,
AGP FOR LAW & LEGISLATIVE AFFAIRS

WRIT APPEAL CROSS OBJECTIONS No.1 of 2026

Between:

Paturu Madhusudhana Kumar, S/o. Late Shri Venkateswarlu. Aged about 64 years, Occ. Practicing Advocate, R/o. Flat No.301, Lorven Residency, Snehapuri Colony, Nacharam, Hyderabad-500076.

...CROSS OBJECTOR/1st RESPONDENT

AND

1. M/s. United India Insurance Company Ltd., Head Office 19, Nungambakkam High Road, IV Lane, Chennai-600034.
2. M/s United India Insurance Company Ltd., Rep.by its Divisional Manager, 1-7-241/11, Ramalaya Building, Sarojini Devi Road, Ssecunderabad-500003.
3. M/s. United India Insurance Company Ltd., Rep. By its Manager, Medsave Health Insurance TPA Ltd., 2D, Second Floor, Dhruvathara Apartments, Behind Nova ENT Hospital, Erramanzil, Somajiguda, Hydaerabad-500082.

...RESPONDENTS/APPELLANTS

4. The Insurance Regulatory and Development Authority, Office at Sy.No. 115/1, Financial District, Nankramguda, Gachibowli, Hyderabad-500032.
5. The Telagana State Advocates Welfare Trust, 8th Floor, Law Department, Secretariat Building, BRK Bhavan, Hyderabad.

...RESPONDENTS/RESPONDENTS 2 & 3

Petition under order 41 rule 22 CPC praying that in the circumstances stated in the affidavit filed in support of the petition, the High Court may be pleased to allow

the Cross Objections filed in W.A. 171 of 2026 by setting aside the order dated 29-10-2025 made in W.P.No.46423 of 2023.

Counsel for the Cross Objector: SRI KOTA SUBBA RAO

Counsel for the Respondent Nos.1 to 3: SRI SRINIVASA RAO PACHWA

Counsel for the Respondent No.5: SMT G.VIJAYA KUMAR,
AGP FOR LAW & LEGISLATIVE AFFAIRS

The Court delivered the following: COMMON JUDGMENT

IN THE HIGH COURT FOR THE STATE OF TELANGANA AT HYDERABAD

THE HON'BLE THE CHIEF JUSTICE SRI APARESH KUMAR SINGH
AND
THE HON'BLE SRI JUSTICE VAKITI RAMAKRISHNA REDDY

WRIT APPEAL No.171 OF 2026
(CNR No.HBHC010025072026)
AND
WRIT APPEAL CROSS OBJECTIONS No.1 OF 2026
(CNR No.HBHC010176022026)

Dated: 23.09.2026

W.A.No.171 of 2026

Between:

M/s. United India Insurance Company Ltd., and 2 others

... Appellants

And

Paturu Madhusudhana Kumar,
S/o. Late Venkateshwarlu, aged about 61 years,
Occ: Practicing Advocate, R/o. Flat No.201,
Sitarama Residency, Vidyanagar, Hyderabad and 2 others

...Respondents

W.A. Cross Objections No.1 of 2026

Between:

Paturu Madhusudhana Kumar, S/o. Late Shri Venkateswarlu

... Cross Objector

And

M/s. United India Insurance Company Ltd. and 4 others

...Respondents

COMMON JUDGMENT:

Mr. Srinivasa Rao Pachwa, learned counsel appears for the appellants in W.A.No.171 of 2026 and respondent Nos.1 to 3 in W.A. Cross Objections No.1 of 2026.

Mr. Kota Subba Rao, learned counsel appears for respondent No.1/writ petitioner in W.A.No.171 of 2026 and cross objector/writ petitioner in W.A. Cross Objections No.1 of 2026.

Mrs. G. Vijaya Kumari, learned Assistant Government Pleader for Law and Legislative Affairs Department, appears for respondent No.3 in W.A.No.171 of 2026 and respondent No.5 in W.A. Cross Objections No.1 of 2026.

2. Assailing the order dated 29.10.2025 passed by the learned writ Court in W.P.No.46423 of 2022, the Writ Appeal has been preferred by the appellants-Insurance Company and the cross objections have been preferred by the writ petitioner.

3. Learned counsel for the cross objector/writ petitioner objected to the present Writ Appeal.

4. Learned counsel for the appellants-Insurance Company and the learned counsel for the cross objector/writ petitioner submit that pursuant to this Court's order dated 14.07.2026, the matter has been settled between the parties. The Memorandum of Compromise contains the terms of compromise, as per which the present appeal and the cross objections may be disposed of.

5. Though the matters were placed before the National Lok Adalat pursuant to this Court's order dated 14.07.2026, the Chairman, Lok Adalat, *vide* proceedings dated 18.07.2026 had opined that since the claim and counter claim go beyond the scope of the writ jurisdiction and there is no consensus between the parties, no compromise could be recorded. As such, the matters were referred to this Court for passing appropriate orders.

6. However, after passing the said order, a Memorandum of Compromise signed by both the parties has been filed on 23.09.2026 in respect of their prayer that the matter can be disposed of in terms thereof. It is submitted that a lumpsum amount of Rs.1,80,000/-, inclusive of the amount already paid i.e., Rs.95,759/-, as full and final settlement towards all claims, grievances and disputes connected with the subject matter has been paid to the cross objector/writ petitioner. Parties have agreed that there remains no further right, title or interest to claim in reference to any damages or interest by the cross objector/writ petitioner under the policy or hospitalisation episode.

7. Let the Memorandum of Compromise filed on 23.09.2026 be placed on record.

8. In view of the submissions made by learned counsel for the contesting parties and in the light of the settlement arrived at between the contesting

parties, the instant Writ Appeal and the W.A. Cross Objections are disposed of. There shall be no order as to costs.

Miscellaneous applications pending, if any, shall stand closed.

SD/- MOHD ISMAIL
DEPUTY REGISTRAR

//TRUE COPY//

SECTION OFFICER

To,

1. The Insurance Regulatory and Development Authority, Office at Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500032.
2. The Telangana State Advocates Welfare Trust, 8th Floor, Law Department, Secretariat Building, BRK Bhavan, Hyderabad.
3. M/s. United India Insurance Company Ltd., Head Office 19, Nungambakkam High Road, IV Lane, Chennai-600034.
4. The Divisional Manager, M/s. United India Insurance Company Ltd., 1-7-241/11, Ramalaya Building, Sarojini Devi Road, Secunderabad-500003.
5. The Manager, M/s. United India Insurance Company Ltd., Medsave Health Insurance TPA Ltd., 2D, Second Floor, Dhruvathara Apartments, Behind Nova ENT Hospital, Erramanzil, Somajiguda, Hyderabad-500082.
6. One CC to SRI SRINIVASA RAO PACHWA, Advocate [OPUC]
7. One CC to SRI KOTA SUBBA RAO, Advocate [OPUC]
8. Two CCs to GP FOR LAW & LEGISLATIVE AFFAIRS, High Court for the State of Telangana at Hyderabad [OUT]
9. Two CD Copies

(Along with the copy of Memorandum of Compromise filed on 23.09.2026)

BSR

TKS

HIGH COURT

DATED: 23/09/2026

COMMON JUDGMENT

WA.No.171 of 2026
AND
WA.CROSS OBJECTIONS No.1 of 2026



DISPOSING OF BOTH THE WA & WA CROSS OBJECTIONS, WITHOUT COSTS

12 copies
Fg
6/10/26

IN THE HIGH COURT FOR THE STATE OF TELANGANA
AT HYDERABAD

W.A. NO. 171 OF 2026

AND

WA X-OBJ 1 OF 2026

BETWEEN:

1. M/s. United India Insurance Company Ltd.,
Head Office 19, Nungambakkam High Road, IV Lane,
Chennai – 600034.

2. M/s. United India Insurance Company Ltd.,
Rep. by its Divisional Manager, 1-7-241/11,
Ramalaya Building, Sarojini Devi Road,
Secunderabad, Hyderabad – 500003.

3. M/s. United India Insurance Company Ltd.,
Rep. by its Manager, Medsave Health Insurance TPA Ltd.,
2D, Second Floor, Dhruvathara Apts.,
Behind Nova ENT Hospital, Erramanzil,
Somajiguda, Hyderabad – 500082

...Appellants/Respondent Nos.2 to 4

AND

1. Paturu Madhusudhana Kumar,
S/o. Late Venkateshwarlu, aged about 61 years,
Occ: Practicing Advocate, R/o. Flat No.201,
Sitarama Residency, Vidyanagar, Hyderabad.

...Respondents/Writ Petitioner

2. The Insurance Regulatory and Development Authority,
Office at Sy.No.115/1, Financial District, Nanakramguda,
Gachibowli, Hyderabad – 500032.

3. The Telangana State Advocates Welfare Trust,
8th Floor, Law Department, Secretariat Building,
BRK Bhavan, Hyderabad.

...Respondents/Respondents

(Respondent No. 2 & 3 are
not necessary parties)

कृते यु[illegible] लिमिटेड
For UNITED I[illegible] CO. LTD.

प्राधिकृत हस्ताक्षर/Authorised Signatory

WHEREAS:

A. The Respondent No.1/ Writ Petitioner filed a Writ Petition before the Hon'ble High Court for the State of Telangana at Hyderabad, vide W.P. No. 46423 of 2022, challenging the part disallowance/ deduction of a medical reimbursement claim by the Appellants/ Respondents No.2 to 4 herein. The claim arose out of medical expenses incurred towards the inpatient hospitalisation and treatment of his wife, Smt. P. Kalyani, under the Uni Group Health Insurance Policy No. 5005002822P101947068.

B. Out of the total claim amount preferred by the Respondent No.1/ Writ Petitioner, Appellants/ Respondents No.2 to 4 through its designated Third-Party Administrator (TPA), Medisave Health Insurance TPA Limited, initially released an amount of ₹95,759/-, while disallowing/deducting an amount of ₹1,61,321/- based on specific policy clauses.

C. Appellants/ Respondents No.2 to 4 filed its Counter Affidavit in the said Writ Petition, contesting the maintainability of the writ jurisdiction in contractual/insurance matters, non-compliance with the claim intimation protocols, and application of the proportionate room rent and other clauses.

D. However, the Hon'ble High Court was pleased to allow the Writ Petition, on 29-08-2025 directing the Appellants/ Respondents No.2 to 4 to pay Rs.2,00,000/- including amount already paid. Aggrieved by the same the Appellants/ Respondents No.2 to 4 preferred Writ Appeal before the Division Bench of Hon'ble High Court vide W.A. No. 171 of 2026. Similarly, the Respondent No.1/ Writ Petitioner also filed cross objections WA X-OBJ 1/2026 for total amount of claim of Rs. 2,57,080/-. Upon hearing, the Division Bench of Hon'ble Court suggested to both the parties to settle the matter amicably before the Lok Adalat. Accordingly, matter was referred to Lok Adalat.

कृते युनाइटेड इंडिया इंश्योरेंस कंपनी लिमिटेड
For UNITED INDIA INSURANCE CO. LTD.

अधिकृत हस्ताक्षरकर्ता/Authorised Signatory

E. During the pendency of the proceedings, on the suggestion of Hon'ble High Court, both sides deliberated an amicable resolution. To avoid prolonged litigation, expenses, and to bring finality to the dispute, the Parties have voluntarily entered into discussions and arrived at a consensus to settle all disputes out of court on the terms recorded herein.

NOW THIS MEMORANDUM OF COMPROMISE WITNESSETH AS UNDER:

1. The Appellants/ Respondents No.2 to 4 has agreed to pay, and the Respondent No.1/ Writ Petitioner has agreed to accept, a lump-sum amount of ₹1,80,000/- (Rupees One Lakh Eighty Thousand only) inclusive of amount already paid of Rs.95,759/- as full and final settlement towards all claims, grievances, and disputes connected directly or indirectly with the subject matter of W.P. No. 46423 of 2022 and Writ Appeal No. 171 of 2026 and cross objections of WA X-OBJ 1/2026 the underlying insurance claim for the hospitalisation of Smt. P. Kalyani.

2. The Appellants/ Respondents No.2 to 4 paid the balance amount of Rs. 84,241/- out of said Settlement Amount of ₹1,80,000/-, to the Respondent No.1/ Writ Petitioner by way of a Demand Draft bearing no. 003568 dated 17-08-2026 drawn on Axis Bank in favour of "Paturu Madhusudana Kumar".

3. The Respondent No.1/ Writ Petitioner explicitly declares that upon receipt of the aforementioned balance amount of ₹84,241/-, all his claims under the medical policy regarding the treatment of his wife stand fully satisfied.

4. The Respondent No.1/ Writ Petitioner undertakes that he, his wife, or any of his legal heirs shall have no further right, title, or interest to claim any additional money, damages, interest, or compensation from Respondent No.1/ Writ Petitioner, its TPA, or the Telangana State Advocates Welfare Trust under the aforementioned policy or hospitalisation episode.

5. The Respondent No.1/Writ Petitioner hereby waives any rights to file any fresh suit, consumer complaint, execution petition, or invoke any other

कृते युनाइटेड इंडिया इंश्योरेन्स कंपनी लिमिटेड
For UNITED INDIA INSURANCE CO. LTD.

प्राधिकृत हस्ताक्षर/Authorised Signatory

remedy before the Insurance Ombudsman or any judicial/quasi-judicial forum regarding this specific claim.

6. In consideration of the payment agreed to by Appellants/ Respondents No.2 to 4, the Respondent No.1/ Writ Petitioner undertakes to take immediate steps to close the Writ Appeal 171 of 2026 and cross objections WA X-OBJ 1/2026, in terms of this compromise, pending before the Hon'ble High Court for the State of Telangana.

7. Both Parties shall jointly request the Hon'ble High Court to record this Memorandum of Compromise and close the Writ Appeal 171 of 2026 and cross objections WA X-OBJ 1/2026 of 2026 in terms of this settlement, leaving both parties to bear their own respective litigation costs.

8. It is explicitly understood that this Agreement is executed purely as a compromise to buy peace and avoid litigation. It shall not be construed as an admission of any deficiency of service, wrongdoing, or legal liability on the part of Appellants/ Respondents No.2 to 4, its officers, or its TPA.

9. Both Parties agree to maintain utmost confidentiality regarding the deliberation of this settlement, and agree not to make any adverse public statements or online publication against each other.

IN WITNESS WHEREOF, the Parties hereto have set their respective hands and signatures on the 23rd day September 2026, in the presence of their counsels.

(PATURU MADHU1SUDANA KUMAR)
Respondent No.1/ Writ Petitioner

COUNSEL FOR THE APPELLANTS
/RESPONDENTS NO.2 TO 4

कृते युनाइटेड इंडिया इंश्योरेन्स कंपनी लिमिटेड
For UNITED INDIA INSURANCE CO. LTD.

For UNITED INDIA INSURANCE CO. LTD.
Authorised Signatory
Manager/ Authorized Signatory
(Mr. Abhijeet Dubey)

COUNSEL FOR RESPONDENT NO.1
WRIT PETITIONER

IN THE HIGH COURT FOR THE STATE OF TELANGANA, AT HYDERABAD

W.A. NO. 171 OF 2026

AND

WA X-OBJ 1 OF 2026

MEMORANDUM OF COMPROMISE

FILED ON: 23 – 09 – 2026

FILED BY:

KOTA SUBBA RAO
Advocate
Counsel for Respondent No.1/
Writ Petitioner

SRINIVASA RAO PACHWA (7773)
ADVOCATE
Counsel for Appellants/
Respondent No. 2 to 4