

+ MAC.APP.No.422/2009Date of Decision: 23rd February, 2010

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SOBAT SINGH Appellant
 Through: Mr. Kishan Nautiyal, Advocate.

versus

RAMESH CHANDRA GUPTA & ANR. Respondents
 Through: Mr. Atul Nanda, Ms. Rameeza,
 Mr.Sumeer and Ms. Sugandha,
 Advocates for Bajaj Allianz General
 Insurance Co. Ltd. with Mr. Sanjay
 Gupta, Manager.
 Mr. Atul Nanda, Ms. Rameeza,
 Mr.Sumeer and Ms. Sugandha,
 Advocates for ICICI Lombard General
 Insurance Co. Ltd. with Mr.Gaurab
 Gaba, Manager.
 Ms. Manjusha Wadhwa and Ms. Harsh
 Lata, Advocates for Oriental Insurance
 Company Limited.
 Ms. Anjali Bansal, Advocate for Tata
 AIG General Insurance Co. Ltd., Bharti
 AXA General Insurance Co. Ltd. and
 Future Generali India Insurance Co.
 Ltd.
 Mr. Sunil Kapoor and Mr. Anuraj
 Sharma, Advocates for HDFC ERGO
 General Insurance Co. Ltd.
 Mr. S.L. Gupta, Advocate for National
 Insurance Company with Mr. Santosh
 K. Sood, Manager, DRO-I and Mr. N.
 Wadhwan, Asst. Manager, DRO-II.
 Ms. Adarsh Sabharwal, Adv. for
 Raheja QBE General Insurance Co.
 Ltd.
 Ms. Shantha Devi Raman with Mr.
 Amit Maihen, Advocates for IFFCO
 Tokyo General Insurance Co. Ltd.
 Mr.Pankaj Seth, Advocate for Reliance
 General Insurance Co. Ltd., Universal
 Sompo General Insurance co. Ltd. and
 Royal Sundaram Alliance Insurance
 Co.Ltd.
 Mr. Kanwal Choudahary, Adv. for R-2.

Mr. K.L. Nandwani, Advocate for United Insurance Company with Mr. Harish Choudhary, Deputy Manager and Mr. Sanjeev Negi, Admn. Officer.
Mr. O.P. Mannie, Amicus Curiae.
Ms. Suman Bagga, Advocate for Cholamandalam MS General Insurance Co. Ltd.

CORAM :-
THE HON'BLE MR. JUSTICE J.R. MIDHA

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| 1. | Whether Reporters of Local papers may be allowed to see the Judgment? | YES |
| 2. | To be referred to the Reporter or not? | YES |
| 3. | Whether the judgment should be reported in the Digest? | YES |

JUDGMENT (Oral)

1. In terms of order dated 27th January, 2010, the following Claims Tribunals have submitted their interim reports:-

(i) Report of MACT (Central)

The MACT (Central) has submitted the interim report and has sought two months time to furnish the complete information. In the interim report, it is stated that 2092 cheques are pending with the Nazir out of which 2020 cheques have lapsed. The table containing the details of 242 cases has been furnished but in all the cases, neither the Insurance Companies nor the Claims Tribunal have given notice of deposit of the award amount to the claimants. The Claims Tribunal has not calculated the period and amount of interest.

The recovery has been effected by attachment of bank

accounts of the Insurance companies in six cases. The directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal, 2007 ACJ 688** with respect to the cost of Rs.5000/- have not been followed.

(ii) Report of MACT (South)

The MACT (South) has submitted the interim report and has sought one month time to furnish the complete information. It is stated that 536 cheques were deposited in last one year, out of which 426 cheques have been released and 110 cheques are pending out of which 73 cheques have lapsed. The table containing the details of 461 cases has been furnished but in all the cases, neither the Insurance Companies nor the Claims Tribunal have given notice of deposit of the award amount to the claimants. The Claims Tribunal has not calculated the period and amount of interest. The directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal** (supra) have not been followed.

(iii) Report of MACT (East)

The MACT (East) has reported that 99 cheques are pending with Claims Tribunal out of which 48 cheques have lapsed. Out of the 202 cases in the last one year, the notice of deposit has not been given to the

claimants either by the Insurance Company or by the Claims Tribunal. The amount of interest under Order XXI Rule 1 during the last one year has been computed. The directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal** (supra) have not been followed.

(iv) Report of MACT (South-West), Dwarka

The MACT (South-West) has submitted the interim report and has sought 15 days time to furnish the complete information. In the interim report, it is stated that 65 cheques are pending for release and 42 cheques have lapsed during the last year. The table containing the details of the cases has been furnished but in all the cases, neither the Insurance Companies nor the Claims Tribunal have given notice of deposit of the award amount to the claimants. The Claims Tribunal has calculated the period and amount of interest. The directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal** (supra) have not been followed.

(v) Report of MACT (North)

The MACT (North) has submitted the interim report and has sought one month time to furnish the complete information. It is stated that 132 cheques are lying deposited for being released and 16 cheques have

lapsed during the last year. The table containing the details of 331 cases has been furnished but in all the cases, neither the Insurance Companies nor the Claims Tribunal have given notice of deposit of the award amount to the claimants. The Claims Tribunal has not calculated the period and amount of interest. The recovery has been effected by attachment of bank accounts of the Insurance companies in four cases. The directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal** (supra) with respect to the cost of Rs.5,000/- have not been followed.

(vi) Report of MACT (West)

The MACT (West) has submitted the interim report and has sought one month time to furnish the complete information. In the interim report, it is stated that 353 cheques are lying deposited out of which 153 cheques have lapsed. The table containing the details of the cases has been furnished but in all the cases, neither the Insurance Companies nor the Claims Tribunal have given notice of deposit of the award amount to the claimants. The Claims Tribunal has not calculated the period and amount of interest. The directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal** (supra) have not been followed.

(vii) Report of MACT (South-East)

The MACT (South-East) has submitted its report in which it is stated that 441 cheques were deposited out of which 404 cheques have been released and 15 cheques have lapsed. The table containing the details of the cases has been furnished but in all the cases, neither the Insurance Companies nor the Claims Tribunal have given notice of deposit of the award amount to the claimants. The Claims Tribunal has calculated the period and amount of interest. With respect to the directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal** (supra), it is reported that cost of Rs.5000/- has been imposed in three cases.

(viii) Report of MACT (North-East)

The MACT (North-East) has submitted the report in which it is stated that 40 cheques are lying deposited for being released and 115 cheques have lapsed during the last year. The table containing the details of 284 cases has been furnished but in all the cases neither the Insurance Companies nor the Claims Tribunal have given notice of deposit of the award amount to the claimants. The Claims Tribunal has not calculated the period and amount of interest. The directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal** (supra) have not been followed.

(ix) Report of MACT (North-West)

The MACT (North-West) has submitted its report and stated that cheques are pending for being released in 56 cases and 70 cheques have lapsed during last year. The table containing the details of 135 cases has been furnished but no information regarding notice of deposit of the award amount to the claimants has been given. The Claims Tribunal has not calculated the period and amount of interest. The directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal** (supra) have not been followed.

(x) Report of MACT (Outer)

The MACT (Outer) has submitted its report and stated that 55 cheques are pending for release and 33 cheques have lapsed during the last year. The table containing the details of the cases has been furnished but in all the cases, neither the Insurance Companies nor the Claims Tribunal have given notice of deposit of the award amount to the claimants. The Claims Tribunal has not calculated the period and amount of interest. The recovery has been effected by attachment of bank accounts of the Insurance companies in two cases. The directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal** (supra) have not been followed.

(xi) Report of ASJ, Fast Track Court (West)

The ASJ, Fast Track Court (West) has submitted its report and stated that 4 cheques are pending for being released and no cheque has lapsed. The table containing the details of 20 cases has been furnished but in all the cases neither the Insurance Company nor the Court have given notice of deposit of the award amount to the claimants. The Court has calculated the period and amount of interest.

2. The Presiding Officer, MACT-New Delhi has not cared to submit the report. A reminder be sent through the Registrar (Appellate) of this Court. The reports of MACT (East), MACT (South-West), MACT (South East) and ASJ, Fast Track Court are complete. All other Claims Tribunals are directed to submit their complete report through Registrar (Appellate) within four weeks. The Claims Tribunals shall also calculate the interest up to the date of release of the award amount to the claimant. The Additional District Judges/Additional Sessions Judges handling MACT cases are also directed to send their report in compliance of the order dated 27th January, 2010 within four weeks. The Reports of the Claims Tribunals be submitted before the Registrar (Appellate) and be placed on record along with the comments of the Registrar (Vigilance).

All the Claims Tribunals are also directed to prepare the separate lists for each Insurance company and the interest

amount of each Insurance company shall be calculated. The list be prepared separately for two periods first from 1st January, 2009 to 12th July, 2009 and the second from the period 13th July, 2009 till date. The aforesaid lists be submitted before this Court within four weeks through Registrar (Appellate) of this Court.

3. Ms. Anjali Bansal, Advocate has filed the status reports on behalf of Tata AIG General Insurance Co. Ltd. and Bharti AXA General Insurance Co. Ltd., which are taken on record. Tata AIG General Insurance Co. Ltd. has filed the data of all the awards passed in the last one year. It is stated that in all the cases, the claimants have been informed about the deposit of the award amount simultaneously upon the deposit. Bharti AXA General Insurance has stated in their affidavit that no award has been passed against them in NCR of Delhi in the last one year but the company shall follow Order XXI Rule 1 of the Code of Civil Procedure. With respect to the Future Generali Insurance Co. Ltd., Ms. Bansal submits that one award was passed in respect of which cheque deposited with the Claims Tribunal was cleared within one month and the Company agrees to follow Order XXI Rule 1 of the Code of Civil Procedure.

4. Mr. Sunil Kapoor, counsel for HDFC ERGO General Insurance Co. Ltd. submits that the Company had been intimating the Counsel for the claimants while depositing the award amount. Mr. Kapoor submits that the Company agrees

to follow Order XXI Rule 1 of the Code of Civil Procedure while depositing the award amount in future. Mr. Kapoor further submits that the aforesaid Insurance company is prepared to give notice of deposit to the claimants' counsel, which should be taken as sufficient compliance of the provisions of Order XXI Rule 1 of the Code of Civil Procedure.

5. Mr. S.L. Gupta on behalf of National Insurance Co. Ltd. submits that he has instructions to state that National Insurance Co. Ltd. shall comply with the provisions of Order XXI Rule 1 of the Code of Civil Procedure while depositing the award amount in future. However, with respect to the affidavit to be filed in terms of order dated 27th January, 2010, Mr. Gupta seeks two weeks time to file the affidavit before this Court. Mr. Gupta submits that National Insurance Co. Ltd. is prepared to serve the notice of deposit on the claimant's counsel under Order XXI Rule 1 of the Code of Civil Procedure. Mr. Gupta further points out that officers of National Insurance Co. Ltd. are present in Court and the statement has been made on their instructions.

6. Ms. Adarsh Sabharwal, Advocate submits that Raheja QBE General Insurance Co. Ltd. is a new company and no award has been passed against the said company till now. The counsel further submits that she has filed an affidavit in this regard in which it has been stated that the company shall comply with the directions of this Court with regard to Order XXI Rule 1 of the Code of Civil Procedure.

7. Mr. Pankaj Seth, Advocate for Universal Sompo General Insurance Co. Ltd. submits that no award has been passed against this company till now. However, the Company agrees to comply with the Order XXI Rule 1 of the Code of Civil Procedure in future. Mr. Pankaj Seth, Advocate also appears on behalf of Reliance General Insurance Co. Ltd. and Royal Sundaram Alliance Insurance Co. Ltd. and submits that the relevant data and affidavit in compliance of order dated 27th January, 2010 shall be filed within four weeks and the said Insurance companies shall serve the notice of deposit on the claimants through Court and shall pay interest up to date of deposit.

8. Mr. Atul Nanda, learned counsel for ICICI Lombard General Insurance Co. Ltd. and Bajaj Allianz General Insurance Co. Ltd., vehemently argued that Order XXI Rule 1 of the Code of Civil Procedure is not at all applicable to motor accident claim cases. The counsel further submitted that although the Hon'ble Supreme Court in the case of **Rajasthan State Corporation, Jaipur Vs. Poonam Pahwa, 1997, ACJ 1049** has held that the principle of Order XXI Rule 1 of the Code of Civil Procedure is applicable to the motor accident cases but Order XXI Rule 1 of the Code of Civil Procedure is not applicable to the motor accident claim cases and, therefore, the Insurance companies cannot be compelled to comply with Order XXI Rule 1 of the Code of the Civil Procedure. Mr. Nanda then referred to Section 168(3) of

the Motor Vehicles Act, 1988 to contend that the award amount has to be deposited with the Claims Tribunals in terms of their award but since the Claims Tribunals have not passed any direction requiring the notice to be given, the Insurance companies are not liable to give any notice of deposit. Mr. Nanda further submitted that the default, if at all, is on the part of the Claims Tribunals in not issuing the notice of deposit and not on the part of the Insurance companies. Upon the specific query of the Court as to his stand in view of the Rules 31 and 32 of Delhi Motor Accidents Claims Tribunal Rules, 2008, which provides that the Claims Tribunals shall have all the powers of the Civil Court for execution of the decree, Mr. Nanda conceded that Order XXI Rule 1 of the Code of Civil Procedure is applicable to motor accident claim cases w.e.f. 13th July, 2009 when Delhi Motor Accidents Claims Tribunal Rules, 2008 came into force. Mr. Nanda finally admitted that he has instructions from his clients to make a statement that in future, his clients shall give notice of deposit to the claimants in order to streamline the system. With respect to the compliance of the order dated 27th January, 2010, Mr. Nanda sought clarification of para 18 of the Order dated 27th January, 2010 where reference has been made to the directions dated 9th July, 1997. This Court has referred to the directions dated 9th December, 2005 in para 18 of the order dated 27th January, 2010 but inadvertently the date has been mentioned as 9th

July, 1997 instead of 9th December, 2005 in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal, 2007 ACJ 688**. The date of 9th July, 1997 in para 18 of the order dated 27th January, 2010 is corrected and be read as 9th December, 2005.

9. Mr. Kanwal Choudhary on behalf of New India Insurance Company submits that the relevant data and affidavit in compliance of order dated 27th January, 2010 shall be filed within four weeks. Mr. Choudhary further submits that New India Assurance Co. Ltd. shall serve the notice on the claimants through Court and shall pay interest up to the date of deposit.

10. Ms. Manjusha Wadhwa on behalf of Oriental Insurance Co. Ltd. submits that the relevant data and affidavit in compliance of order dated 27th January, 2010 shall be filed within four weeks.

11. Mr. K.L. Nandwani, Advocate appears on behalf of United Insurance Co. Ltd. and submits that United India Insurance Co. Ltd. agrees to give notice of deposit to the claimants through Court. Mr. Harish Arora, Deputy Manager and Mr. Sanjeev Negi, Administrative Officer submits that the affidavit/ data shall be filed positively within four weeks.

12. Ms. Suman Bagga, Advocate on behalf of Cholamandalam MS General Insurance Co. Ltd., submits that the relevant data and affidavit in compliance of order dated 27th January, 2010 shall be filed within four weeks and the

Insurance Company shall serve the notice on the claimants through Court and shall pay interest up to date of deposit.

13. Ms. Shantha Devi Raman Advocate on behalf of IFFCO Tokyo General Insurance Co. Ltd., submits that the relevant data and affidavit in compliance of order dated 27th January, 2010 shall be filed within four weeks and the Insurance Company shall serve the notice on the claimants through Court and shall pay interest up to date of deposit.

14. All the Insurance companies are directed to file their status report and affidavit in terms of order dated 27th January, 2010 within a period of four weeks with advance copy to the learned Amicus Curiae. The General Managers of all the Insurance companies shall remain present in Court on the next date of hearing.

15. Section 168(3) of the Motor Vehicles Act, 1988 empowers the Claims Tribunals to direct the deposit of the award amount in such manner as it may direct. Section 168(3) is reproduced hereunder:-

“Section 168 Award of the Claims Tribunal. –

(3) When an award is made under this section, the person who is required to pay any amount in terms of such award shall, within thirty days of the date of announcing the award by the Claims Tribunal, deposit the entire amount awarded in such manner as the Claims Tribunal may direct.”

16. The Hon'ble Supreme Court in the case of **Rajasthan State Corporation, Jaipur Vs. Poonam Pahwa** (Supra),

has clearly held that Order XXI Rule 1 of the Code of Civil Procedure is applicable to Motor Accident Claims. Delhi Motor Accidents Claims Tribunal Rules, 2008 came into force on 13th July, 2009. Rule 31 provides that the Claims Tribunals shall have all the powers of the Civil Court in execution of a decree under Code of Civil Procedure as if the award was a decree passed by a Civil Court. Rule 32 further provides that the Claims Tribunal shall exercise all the powers of the Civil Court. Rules 31 and 32 are reproduced hereunder:-

“31. Enforcement of award of the Claims Tribunal -

Subject to the provisions of section 174 of the Act, the Claims Tribunal shall, for the purpose of enforcement of its award, have all the powers of a Civil Court in the execution of a decree under the Code of Civil Procedure, 1908(5 of 1908), as if the award were a decree for the payment of money passed by such court in a civil suit.

32. Vesting of powers of Civil Court in the Claims Tribunal -

Without prejudice to the provisions of section 169 of the Act every Claims Tribunal shall exercise all the powers of a Civil Court, and in doing so for discharging its functions it shall follow the procedure laid down in the Code of Civil Procedure, 1908(5 of 1908).”

17. From the interim reports of the Claims Tribunals, it is clear that there has been gross miscarriage of justice and grave injustice has been caused to the claimants as no notice of deposit has been given to the claimants either by the Insurance Companies or by the Claims Tribunals. The record

of the Nazirs have not been maintained according to the date of the award. The Nazirs enter the cheque deposited in such a manner that the deposit cannot be easily traced out. If a person has to check whether the payment has been deposited in respect of award passed on 10th January, 2009, he has to check all the entries from 10th January, 2009 upto date. As a result, a large number of cheques deposited with the Claims Tribunals have lapsed. In respect of one of the Claims Tribunal, 2020 cheques deposited with it have expired. No action has been taken by the Claims Tribunals in respect of lapsed cheques. The Claims Tribunals have also not followed the directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal, 2007 ACJ 688**. It appears that the Claims Tribunals, Insurance companies and claimants were all ignorant of the correct legal position, but ignorance of law is no defence. The victims of the road accidents suffer first, because of the road accident, then, due to delay in the inquiry and thirdly, even after passing the award, no notice of deposit is given by the Insurance company or by the Claims Tribunal. The non-compliance of law by the Insurance companies has caused irreparable damage, harassment, delay and injustice to the claimants. There is not even an iota of remorse by any Insurance company. Though the Insurance companies have now agreed to comply with Order XXI Rule 1 of the Code of Civil Procedure in future but they insist to pay interest only

till date of deposit and not till notice of deposit, meaning thereby, that even while admitting applicability of Order XXI rule 1 of the Code of Civil Procedure, the Insurance companies are still not willing to gracefully comply with the law. Be that as it may, in view of undertaking of the Insurance companies to comply with Order XXI Rule 1 of the Code of Civil Procedure read with Rules 31 and 32 of the Delhi Motor Accident Claims Tribunal Rules, 2008, the following interim directions are issued to the Claims Tribunals for streamlining the system:-

(i) Before or at the time of passing of the award, the Claims Tribunals shall examine the claimants to ascertain their financial condition and needs and shall pass an order with regard to their share, mode of disbursement, amount to be kept in fixed deposit and period of fixed deposit according to the financial condition of the claimants. (It has been noticed that, in many cases, the Tribunals have been passing the standard orders of disbursement and fixed deposits without examining the financial condition and needs of the claimants and the poor victims are left at the mercy of either accepting the order or again engaging the counsel to approach the Court for modification).

(ii) At the time of examining the Claimants, the Claims Tribunals shall also ascertain the complete address of the claimants as well as their counsel. In the award, the Claims Tribunals shall specifically direct the Insurance company and/or the owner/driver, as the case may be, to deposit the award amount with the Tribunal and/or the Bank along with the interest upto

the date of notice of deposit to the claimants with a copy to their counsel. The names and addresses of the claimants and their counsel for issuance of notice of deposit be mentioned in the award.

(iii) If the award amount has been directed to be deposited by the Insurance Company with the bank, copy of the award be sent to the Nodal Officer of the Bank along with the Court stamped copy of the photographs and signatures of the claimants. The photographs and signatures of the claimants be taken at the time of examining them before or at the time of passing the award. Two sets of photographs and signatures should be taken, out of which one set should be sent to the Nodal Officer of the Bank along with the copy of the award and the second set should be retained in the Court record for future reference and/or any irregularity being pointed out. (The forwarding of the Court stamped photographs and the signatures of the claimants would ensure that no attempt is made to defraud the system). If possible, the proof of residence and the details of the Bank Account should also be collected from the claimant at the time of examining them and one stamped set of the same should also be forwarded to the Bank and the second set be retained in the Court record.

(iv) The Claims Tribunal shall fix a date for reporting compliance in the award itself. The Claims Tribunals shall also direct the Insurance Company and/or driver or owner to place on record the proof of deposit of the award amount, the notice of deposit and the calculation of interest on the date fixed. Upon such proof being filed, the Claims Tribunal shall ensure that the interest upto date of notice of deposit has been deposited by all concerned.

(v) If the award amount is not deposited within the time provided in the award, the Claims Tribunals shall proceed to recover/execute the award in terms of the directions of this Court in the case of **New India Assurance Company Ltd. Vs. Kashmiri Lal, 2007 ACJ 688.**

(vi) The record of all the awards passed by the Claims Tribunals shall be maintained by the Nazirs in chronological order according to the date of the award in such a manner that it is easy for the Nazir as well as the enquiring litigants/lawyers to ascertain whether the payment of their award has been received or not. The following can be considered as a format:-

- a) Date of award
- b) Case number
- c) Title of the case
- d) Award amount
- e) Date of deposit of the award amount
- f) Date of notice of deposit by the depositor.
- g) Date of notice of deposit by the Tribunal.
- h) Amount of interest upto date of notice of deposit.
- i) Whether award amount and complete interest deposited.
- j) Balance outstanding interest.
- k) Remarks (Action taken to recover the balance interest)

(vii) In all pending execution cases, the Claims Tribunals shall follow the directions of this Court in **New India Assurance Company Ltd. Vs. Kashmiri Lal** (supra). The Claims Tribunals shall direct all the Insurance Companies to provide the name of Banker and their Account number within ten days.

(viii) In respect of pending cheques, the Claims Tribunal shall forthwith issue the notice of deposit to the claimants as well as their counsels.

(ix) In respect of the expired cheques, the Claims Tribunal shall also forthwith issue notice to the Insurance Companies with direction to deposit fresh cheques within 30 days.

18. The final order/directions shall be passed on the next date of hearing after examining the final Status Reports of the Claims Tribunals and the Insurance companies in terms of the order dated 27th January, 2010 and after hearing all the parties. The Claims Tribunals and all the Insurance Companies shall submit their response to the aforesaid interim directions and further suggestions, which shall be considered on the next date of hearing. In the meantime, the Claims Tribunals shall implement Rules 31 and 32 of Delhi Motor Accident Claims Tribunal Rules, 2008 read with Order XXI Rule 1 of the Code of Civil Procedure, the directions passed by this Court in **New India Assurance Company Ltd. Vs. Kashmiri Lal** (supra) and the aforesaid interim directions. The action taken report in this regard be filed by all the Claims Tribunals through the Registrar (Appellate) before the next date of hearing.

19. List for hearing on 6th April, 2010 at 12.30 pm.

20. Copy of this order be sent to the Registrar (Vigilance), Registrar (Appellate) and the Principal District and Sessions Judge for communication to and compliance by all concerned.

21. Copy of this order be given Dasti to counsels for the parties, learned Amicus Curiae as well as to the nominated counsels of all the Insurance Companies.

22. Copy of the order dated 27th January, 2010 and this order be also sent to Mr. S. Sundar, Chairman of the Expert Committee constituted by the Ministry of Road Transport and Highways, Government of India.

FEBRUARY 23, 2010
HL

J.R. MIDHA, J