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Open letter

To

President of India

Prime Minister of India

Nitin Gadkari (central transport minister)

Other Parliament members

BLACK LAW of Indian History

Respected sir,

Insurance companies getting premium for risk of owner for unlimited liability of third party. According to section 166 and 163 of Motor Vehicle Act 1988, compensation to injured or decease's heirs awarded as per Income and age of deceased who comes in definition of Third Party as defined in same act. As per law, companies have to pay immediately after accident occurs as per IRDA rules, but never paying. Injured or deceased's Heirs have to urge to court for getting compensation order and it takes years to get.

Indian Public suffering Fraud and Betrayal from insurance companies. This way Insurance companies literally violating constitutional fundamental rights and human rights. Insurance companies violating natural law and IRDA law by not giving compensation at reasonable time even after getting huge premium. Currently loss of more than Rs. 25000 billion in pending one corer macp cases. And whereas loss Rs 3 billion daily new accident cases. Other side Insurance companies will benefited by Rs.25000 Billion from pending cases and daily Minimum Rs. 3 billion.

So, Its todays strict Necessity to take quick and strict action against insurance companies. At a serious time when public suffering Fraud and Betrayal, insurance companies made cartel to pass this act to give less compensation to public. Insurance companies trying hard to withdraw current act and passing this new act by all ways since congress time before three years and Bill was withdrawn because our cabinet central transport minister shree Mr.Nitin Gadkari and BJP opposed strongly at time of congress. This year Insurance companies by misleading and misrepresenting represented the same draft which going to introduce in this monsoon session dated 09/09/2016 in loksabha after that will represent in rajyasabha also. If this bill not restrain to pass , Insurance companies will have golden time and public will suffer a lot.

Court gives judgement after hearing both the parties and also make sure of their Best interest in settlement of cases also. But by this bill, Power for settlement of cases given to police lead to huge corruption and injustice to public. Court gives judgement after hearing both the parties and with systematically documentations. **Parliament has no power to deprive power of court**. Indian public have basic fundamental rights to get justice via constitution of india. Parliament, Rajyasabha or **government has no power to breach fundamental rights of public**.

Laws are made for best interest of public not for privation. Suffered Public will be helpless and more **hopeless**. This will be historically newly defined old system of **Feudalism**. Now this bill going to be big history of India by defining **"BLACK LAW".**

Following benefits to insurance companies and losses to public of 125 corer of india in The motor Vehicle (Amendment) bill 2016 that will be known as BLACK LAW

NO.	**LOSSES TO PUBLIC OF 125 CORER**	**BENIFITS TO INSURANCE COMPANIES**
1	By this new bill loss of Rs.3 billion daily.	By this new bill benefit of Rs.3 billion daily.
2	Loss of Rs.25000 billion in pending macp cases of more than one corer	Benefit of Rs.25000 billion in pending macp cases of more than one corer

3	Limiting compensation Rs.10 lakh and Rs.5 Lakh to deceased's heirs and injured respectively compare to current till Rs.100 corer compensation considering to income and age	Companies will benefiting huge by Limiting compensation Rs.10 lakh and Rs.5 Lakh
4	Responsibilities to pay unlimited liability of compensation to public involved in accident on owners of two wheelers four wheelers and transport vehicles	By this act ,insurance companies have to pay only Maximum Rs.10 lakh so they will have golden time with strong financial benefits.
5	By this act, owners of two wheelers four wheelers and transport vehicles will suffer from unlimited third party liability that's why transport business will affected alot they will go to strikes and will make huge Burdon of cases in courts.	This bill drafted only for best interest and benefits of insurance companies.
6	Insurance companies not following rules of IRDA that's why public suffering	Insurance companies not following rules of IRDA Insurance companies getting huge benefit
7	Insurance companies appointing members in IRDA. So IRDA is not independent who can manage and control	IRDA works by members insurance companies so working for best interest of companies.

8	Currently drivers, cleaner, conductors and other workers of goods vehicle are covered and that there is statutory liability as given by statute but **in the proposed amendment bill there is no compensation under workmen compensation act** and no statutory protection to workers. This way this amendment bill **exploiting workers and labourers**.	**no compensation to workmen, labourers ,drivers, cleaners**. So full financial benefits to insurance companies.
9	Parliament, Rajyasabha or **government has no power to breach fundamental rights of public** for the benefit of insurance companies**. Bjp government** ,parliament or rajysabha has no power to deprive powers of court and give to police **that will lead to corruption in 125 corer public .**	Bjp government by this bill changing laws with constitutional rights and depriving powers of courts for benefit of insurance companies.
10	Bjp governemnet has no power to change Indian constitutional fundamental rights for the benefit of insurance companies.	Insurance companies benefiting financially all ways

Example:- **A** young man died in accident and covering definition of third party if earning about 3000 per month , his heirs will get nearly 10 lakh excluding interest of 9%. Now see if person earns 3000 their heirs gets 10 lakh as we know even carpenter and labours are getting minimum 500 per day that comes to Rs.15000/- per month. Another example person ‘s Monthly income earning 25000/- age 30 deceased heirs will get Rs.40 lakh now because of this bill maximum Rs. 10 lakh only So, Result of this bill **if Mr. Ambani dies**, his heirs will get only Rs. 10 lakh instead as per current counting to considering age and income will be Rs. 500 corer. **Hahahah what a joke !!**

Humble Request to withdraw Motor accident amendment act 2016 The Black law

Surat **Adv. Disha D.Shah**

Date 11/09/2016

End