



**IN THE HIGH COURT OF PUNJAB AND HARYANA  
AT CHANDIGARH**

112

**FAO-4293-2015 (O&M)**  
**Date of decision : 03.12.2025**

**National Insurance Company Ltd.****..... Appellant**

**versus**

**Darshan Kaur and others****..... Respondents****CORAM : HON'BLE MR. JUSTICE PANKAJ JAIN**

Present: Ms. Mallika Dhillon, Advocate for  
Mr. S.S. Sidhu, Advocate  
for the appellant.

Mr. Vikrant Rana, Advocate  
for respondents No.1 to 3.

Mr. Sahil Abhi, Advocate  
for respondents No.5 and 6 (through V.C.).

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**PANKAJ JAIN, J. (Oral)**

1. Insurance company is in appeal aggrieved of award dated 01.04.2015 passed by MACT, Mohali.
2. The only issue raised by the counsel for the appellant is with respect to 50% of future prospects granted by Tribunal.
3. Counsel for the appellant submits that in view of ratio of law laid down by Supreme Court in the case of '*National Insurance Company Limited vs. Pranay Sethi and others*', (2017) 16 SCC 680, the admissible future prospects would be 40% and not 50%. Counsel for the claimants is not in a position to dispute the same.
4. Accordingly, the award passed by the Tribunal is modified to the extent that in the annual income of Rs.1,80,000/- of deceased



Krishan Singh, 40% of future prospects need to be added, instead of 50%. Accordingly, annual income comes out to be **Rs.1,80,000/- + Rs.72,000/- = Rs.2,52,000/-**.

5. Keeping in view number of dependents 1/4th deduction needs to be applied. Multiplier of 15 has been aptly applied. Each of the claimants would be entitled for Rs.48,000/- on account of loss of consortium. Funeral expenses of Rs.18,000/- are awarded. Rs.18,000/- are awarded for loss of estate. Interest and apportionment shall abide by the observations made by the Tribunal.

6. With the aforesaid modification in the impugned award, the appeal preferred by the insurance company is disposed off.

7. Since the main case has been decided, pending miscellaneous application, if any, shall also stands disposed off.

**(PANKAJ JAIN)**  
**JUDGE**

**03.12.2025**

Dinesh

Whether speaking/reasoned : Yes

Whether Reportable : No