

Le rapport Darling et l'assurance maritime

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Le rapport Darling et l'assurance maritime

par

J. D.

138 Dans un article, paru dans notre numéro de juillet 1971 sous la signature de M. Michel Brochu et de M. Robert Simpson, la Revue avait attiré l'attention de ses lecteurs sur les tarifs utilisés pour l'assurance maritime dans la Baie d'Hudson. Depuis, le gouvernement fédéral a reçu le rapport Darling qui conclut à la nécessité d'une assurance d'État pour permettre d'accorder aux armateurs des tarifs plus conformes au risque en jeu dans les régions nordiques ou dans celles où la glace présente un risque majeur.

Nous nous proposons de faire faire l'étude du Rapport dans notre prochain numéro. Dans l'intervalle, nous reproduisons ici la protestation du *Canadian Board of Marine Underwriters*. Celui-ci déplore que le gouvernement soit tenté d'envahir un champ d'action déjà occupé au Canada, sous le prétexte que les tarifs sont trop élevés sans, semble-t-il, s'être rendu suffisamment compte de la situation véritable.

Voici la conclusion du C.B.M.U. qui nous paraît justifier une étude du sujet plus en profondeur :

« The Report recommends year round Government insurance for Canadian shipping. We can only conclude that the recommendation is aimed at providing Canadian shipping with the subsidies it has publicly asked for.

« *Submission P 10*

The Government should not act on a recommendation to subsidize one private industry at the expense of another. It would be blatant interference with a private sector of our economy. We submit it is not necessary or advisable for the Government to enter the marine insurance field to the detriment of what has been a fast growing,

knowledgeable Canadian Marine insurance market. All it can accomplish is a reduction in the size, effectiveness and long term growth of the Canadian marine insurance market which is so essential to a trading nation such as Canada, and it would have an inescapable effect upon employment within our industry.

« We respectfully submit that section XIV of the Enquiry should be ignored as it was prepared and written without full knowledge of the facts. We submit the Canadian Government can not reach an intelligent conclusion on the recommendation contained in a Report which is subject to serious question as to accuracy and interpretation of information. We submit that if the Government concludes in its wisdom that Canadian shipping is in need of Government subsidies it should make direct subsidies and not camouflage its actions through a Government offered marine insurance plan.

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« *Invalid Assumptions P 1*

The author of the Report states that there is a prima facie case for a Government plan of marine insurance. No such case has been made. The author has been misinformed in many areas and has misinterpreted other information. More important, the entire case presented by the author is based on several invalid assumptions.

« *Canadian Market Ignored P 1*

This Report is based on discussions with foreign insurers, apparently without any thought of and certainly without any attempt to discuss with Canadian underwriters who are in a position to fully understand and to give consideration to the changing conditions.

« We were shocked to learn through the public press that the Government was considering a plan to subsidize one segment of private industry to the detriment of another, and of its apparent lack of concern for the consequences of this action upon hundreds of Canadians employed in this market.

« *Canadian Market Alternative, P 3*

The author's statement that there is no alternative to Lloyd's is erroneous. The Canadian marine insurance market is an alternative. It has the capacity, the knowledge and the desire to underwrite Canadian vessels and their cargoes operating in ice infested waters, including the Arctic and the River and Gulf of St. Lawrence in the winter.

« Those ship owners and shippers who have placed their insurances with underwriters in Canada have been able to operate under terms and at costs more advantageous than those available outside of Canada.

140 « The Canadian market has established a large capacity insurance facility for McKenzie River shipments as a Canadian competitive alternative to London. The Canadian market recently lengthened the season for grain shipments on the Great Lakes and substantially reduced the post season additional. Last year Canadian underwriters initiated further substantial reductions in winter cargo additional for voyages in and out of St. Lawrence River ports by ice strengthened vessels.

« *London Market Unrealistic, P 5*

Canadian underwriters recognize that the fixed scale approach used by the London market is not realistic when it comes to areas and season of operations in the River and Gulf of St. Lawrence. Canadian underwriters recognize that the London market approach to Arctic voyages is unrealistic when applied to Canadian shipping.

« *Other Factors, P 5*

There is the implication throughout the Report that marine insurance is the largest single cost factor in the development of the North. This is not factual. There are many factors involved in the cost of operating in the high Arctic, not the least of which are the immense costs to the taxpayer for maintenance and operation of ice patrols and ice breakers, labour cost and freight costs.

« All that is required is a greater understanding on the part of the Government of the role which Canadian marine insurers play and are willing to play in the development of the Arctic, and a willingness on its part to work with us towards that end. An open minded approach to solutions is an essential prerequisite to the development of any sensible program. »

Autant nous avons été favorables à l'instruction de l'État dans l'assurance-chômage, risque de nature catastrophique et constant dans notre pays, où il est une réalité presque inéluctable et où la main d'œuvre a une certaine mobilité exigeant une très grande répartition du risque, autant nous

pensons que l'État ne doit avoir qu'un rôle supplétif ou complémentaire de contrôle ou d'aide à l'initiative privée, lorsque celle-ci rend service et surtout si elle a des tarifs moins élevés que ceux de l'étranger.

Si les assureurs maritimes du Canada ont des tarifs trop coûteux, qu'on en fasse la démonstration, qu'on voit à ce qu'ils soient réduits, et qu'on mette à leur disposition les moyens de se renseigner, comme l'ont demandé nos collaborateurs. MM. Brochu et Simpson. Et surtout, qu'on ne mette pas de côté ce qui a été fait jusque-là sous le prétexte qu'à l'étranger on ne comprend pas la situation réelle.

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Il faut noter ici que Lloyd's London a remis à l'étude ses tarifs des régions nordiques tout récemment. Il faut s'en réjouir même si l'initiative vient bien tard.