

Mr. SYMINGTON: They are in Toronto. I can read you what they carry: fire, in flight and not in flight, \$1,494,400; transportation, not in flight; wind-storm, not in flight; land damage, not in flight.

Mr. HARRIS: Who carries the liability insurance in flight?

Mr. SYMINGTON: The same people.

Mr. HARRIS: Have the claims for the Armstrong crash been settled, or are they still in court.

Mr. SYMINGTON: They have nearly all been settled, except the ones which are in court and I think the insurance company is taking an appeal on those.

Mr. HARRIS: Who is taking the appeal?

Mr. SYMINGTON: The insurance company.

Mr. HARRIS: Who is representing the insurance company—it is a Canadian organization?

Mr. SYMINGTON: Oh, yes; it is this company, the British-America Insurance Company.

Mr. HARRIS: With headquarters at Toronto?

Mr. SYMINGTON: With headquarters at Toronto.

Mr. HARRIS: How many claims have been settled?

Mr. SYMINGTON: Seven have been settled and there are two pending.

Mr. HARRIS: And the two that are pending are to be appealed, I understand.

Mr. SYMINGTON: Appealed, yes.

Mr. HARRIS: By the Canadian insurance company concerned?

Mr. SYMINGTON: Yes. The appeal, I may say, is being taken to settle apparently a legal point. I do not think there is any objection to the amount of the verdict. As you, I think, understand, there is a doctrine called *res ipsa loquitur* in law which says, "the thing speaks for itself". If that applies to the air line company there will be responsibility in every case. The insurance company is anxious to find out whether the doctrine applies or not, and this is a particularly favourable case. If it does, it may have an important bearing on our future operations—when a jury are unable to find any negligence. It is based on a legal proposition to the effect, if an accident occurs, is there liability? They are trying to settle that point, I understand.

Mr. HARRIS: What is the total cost so far of premiums?

Mr. SYMINGTON: \$340,000; and that covers, Mr. Harris, a great number too. It also covers a number of different types of insurance. I was surprised when we came to review them. I can read you the headings, if you like.

Mr. HARRIS: Mr. Chairman, could it be put on the record? Would the chair permit that to be taken into the record?

The CHAIRMAN: If the committee so desires; I have no objection.

Mr. SYMINGTON: We will furnish the headings of the insurance carried.

Mr. HARRIS: I was going to ask this witness just one more question: how do insurance premiums compare with the liability, or the cost, if the company had its own insurance?

Mr. SYMINGTON: We were going over that last week, Mr. Harris; there are certain types of insurance which I think we could carry ourselves now that we are getting in a better position.

Mr. HARRIS: Is it not a fact that the railway company as a matter of policy does not carry insurance to anything like the extent it is being carried by the air lines?

Mr. SYMINGTON: Yes; that is so; except this, that the railway in common with the air lines takes out insurance for anything in the nature of a catastrophe; something where a large sum of money is involved, where it might hurt the company, where the risk is perhaps unduly great.