

### Section 3.—Government Insurance

In addition to the insurance provided by private insurance companies, various types of government insurance schemes have been adopted in recent years by the federal and provincial governments.

Information on unemployment insurance, health insurance, veterans insurance, export credits insurance, etc., will be found in the appropriate Chapters on Labour, Health and Welfare, Foreign Trade, etc.

**Provincial Insurance Schemes.\*—Saskatchewan.**—The Saskatchewan Government Insurance Office, a Crown corporation established by the Saskatchewan Government Insurance Act 1944, commenced business in May 1945; it deals in all lines of insurance other than sickness, life and hail.

It administers the Automobile Accident Insurance Act which provides compensation for the victims of automobile accidents as well as property damage in such accidents. The Act provides Saskatchewan residents with personal injury coverage without regard to liability and, in addition, all Saskatchewan motorists enjoy public liability and comprehensive protection including fire, theft and collision coverages.

The Office, under contract with the Saskatchewan Department of Natural Resources, offers insurance to farmers covering damage to unharvested crops by certain wildlife, such as ducks, geese, sandhill cranes, deer, elk, bear and antelope.

Information regarding the operation of the Saskatchewan Government Insurance Office or the Automobile Accident Insurance Act may be obtained from the Promotion and Advertising Department of the Saskatchewan Government Insurance Office, 11th and Cornwall Streets, Regina, Sask.

**Alberta.**—Provincial Government insurance in Alberta, coming within the purview of the Alberta Insurance Act, relates firstly to the Alberta General Insurance Company, in which the entire business of the fire branch of the Alberta Government Insurance Office was vested by the Legislature on Mar. 31, 1948, and secondly to the Life Insurance Company of Alberta, which was constituted on the same date to take over the life branch of the Alberta Government Insurance Office. Each company is administered by a separate board of directors. The Lieutenant-Governor in Council appoints the members to the respective boards but the charter of the Life Insurance Company of Alberta provides for the election of two policyholder directors. While both companies are Crown corporations, they are not entitled to the usual immunities of the Crown, since they may sue and be sued in any court of competent jurisdiction.

A variety of agencies in Alberta offer forms of prepaid protection corresponding to insurance but the nature of the enabling legislation governing these plans emphasizes the fact that they do not constitute insurance. Because such exemptions are specifically provided by the insurance laws of the province, reference to these plans is necessary only to make it clear that they do not come within the scope of the Alberta Insurance Act.

It should be noted that the Alberta Hail Insurance Act is administered by the Provincial Treasurer but none of the provisions of the Alberta Insurance Act apply to the Alberta Hail Insurance Board.

Information on insurance matters additional to that set out above may be obtained from the Superintendent of Insurance, Department of the Provincial Secretary, Edmonton, Alta.

\* Revised by the respective provincial governments.