

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.

Further information on provincial insurance matters may be obtained from the Superintendent of Insurance, Department of the Provincial Secretary, Edmonton, Alta.