

The universal, compulsory automobile insurance plan, known as Autopac, provides the following basic coverage on Manitoba-licensed motor vehicles: (1) bodily injury (including passenger hazard) and property damage liability to \$50,000; no-fault all-perils coverage with \$200 deductible (private passenger cars) and nil deductible for loss caused by fire, lightning, or theft of the entire vehicle; if a vehicle is stolen, the owner may be reimbursed for transportation expenses up to \$8 a day for up to 30 days; and (2) no-fault personal injury benefits (paid automatically without limiting the insured's right to seek a larger settlement); death benefits to a maximum of \$10,000; funeral expenses to a maximum of \$500; benefits up to \$6,000 for dismemberment, disfigurement, or impairment; loss-of-income payment of \$75 a week for total disability and \$25 a week for partial disability, beginning one week after disability; for a total disability, payments continue for the period during which the insured remains totally disabled, with no time limit, and for partial disability, payments continue up to 104 weeks. Revenue for the plan comes from two sources — premiums on drivers' licences and premiums on vehicles. Premiums on drivers' licences recognize driver responsibility; a driver is allowed to accumulate five demerit points (based on driving convictions) before being assessed an additional driver-insurance premium. Premiums are based on such factors as year, make, model, use and rating territory, based on the address of the vehicle owner.

Saskatchewan. The Saskatchewan Government Insurance Office (SGIO), a Crown corporation established by the Saskatchewan Government Insurance Act, 1944, commenced business in May 1945. It provides all types of insurance other than sickness and life. The aim of the legislation is to provide residents of the province with low-cost insurance designed for their particular needs. Rates are based on loss experience in Saskatchewan only and the surplus is invested, to the extent possible, within the province. Premium income for 1975 amounted to \$39.4 million and earned deficit amounted to \$729,000. The total amount made available to the Saskatchewan Government Finance Office from 1945 to December 31, 1975 was in excess of \$10 million. Assets at the latter date were \$97.5 million of which \$41.5 million was invested in bonds and debentures issued by the province and by Saskatchewan municipalities, hospitals and schools. Independent insurance agents, numbering 532, sell insurance throughout the province on behalf of the SGIO.

The Automobile Accident Insurance Act, administered by the SGIO on behalf of the provincial government, provides a comprehensive automobile accident insurance plan. Premiums paid by motorists create a fund from which benefits are paid in the event of death, injury or damages sustained in automobile accidents. Any surplus over payments is used to increase benefits, reduce premiums or absorb deficits in periods of high accident frequency. The surplus is not transferable to the general operation of the SGIO, nor is any surplus credited to the provincial government. The plan provides protection against loss arising out of a motorist's liability to pay for bodily injury or death of others and damage to property of others, up to a limit of \$35,000, regardless of the number of claims arising from any one accident. Comprehensive coverage, including collision and upset, subject to \$200 deductible for private passenger cars and farm trucks is also provided. Rates vary from \$6 to \$135 for private passenger cars and \$5 to \$70 for farm trucks. There are various rates for other types of motor vehicles depending on size and usage. From the inception of the act in 1946 to December 31, 1975, more than \$360 million was paid in claims.

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

Alberta. 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