

commercial auto coverage, and liability insurance are available for businesses.

SGI also administers the Automobile Accident Insurance Act (AAIA) on behalf of the province. This provides Saskatchewan motorists with comprehensive universal insurance coverage, including \$100,000 third party liability, medical and disability coverage (plus loss of income) and collision coverage. This is the minimum required by law; extended coverage may be purchased from SGI or any other insurer. SGI competes directly with other insurers for automobile insurance beyond the compulsory coverages.

**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 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. The Alberta Hail Insurance Act and the Alberta Crop Insurance Act are administered by the Alberta Hail and Crop Insurance Corp. and each contains a clause exempting its operations from the provisions of the Alberta Insurance Act.

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- 18.2.1 Business Finance Division, Statistics Canada.
- 18.2.2 Statement Analysis and Publications Section, Department of Insurance.
- 18.3 Bankruptcy Branch, Department of Consumer and Corporate Affairs; Business Finance Division, Statistics Canada.
- 18.4 - 18.4.2 Statement Analysis and Publications Section, Department of Insurance; *Canadian Life Insurance Facts*, Canadian Life and Health Insurance Association Inc., Toronto, 1983.
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