

Insurance Companies

will be substantial agreement with respect to not only the six provinces in question, but the three which have lodged the objection to which I have referred.

Mr. MARCIL: Will the minister mention the three provinces?

Mr. RHODES: Quebec, Ontario, British Columbia, I do not know that any good purpose can be served by discussion which ought to be confined to the principle of the bill, because I take it that there will be no exception on that score, and the very questions which have been addressed to me so far would indicate that we might make more satisfactory progress and proceed more in conformity with the rules if we could go into committee on the three bills where we could inquire into the matter more fully in detail. I therefore content myself at the moment with that statement, reserving the right to a full discussion when we are in committee of the whole.

Mr. EULER: The minister made the statement that conferences had been held with the provinces and insurance companies and that they had expressed themselves as in substantial agreement with what is proposed to be done under these bills. I was going to ask, and this touches the principle, whether those conferences included foreign insurance companies, and if so, whether they are as well satisfied with what is proposed to be done.

Mr. RHODES: When I say companies I mean reciprocals and mutuals, both foreign and domestic. They are in substantial agreement with the measure.

Mr. SPENCER: Does the government intend to send these bills to the banking and commerce committee?

Mr. RHODES: No. Inasmuch as there have been ample and complete hearings before the Senate committee, it was felt that we could with better advantage move the bills, after the second reading, into committee of the whole house. I may say that there will be no disposition to hurry them unduly, and if it is thought wise we can hold them in committee for a day or two for the purpose of canvassing them as fully as may be desired.

Motion agreed to and bill read the second time.

FOREIGN INSURANCE COMPANIES

Hon. E. N. RHODES (Minister of Finance) moved the second reading of Bill No. 67, respecting foreign insurance companies in Canada.

Motion agreed to and bill read the second time.

[Mr. Rhodes.]

CANADIAN AND BRITISH INSURANCE COMPANIES

Hon. E. N. RHODES (Minister of Finance) moved the second reading of Bill No. 68, respecting Canadian and British insurance companies.

Motion agreed to and bill read the second time.

INSURANCE BILLS—CONSIDERED IN COMMITTEE

Hon. E. N. RHODES (Minister of Finance): I beg to move that the Speaker do now leave the chair for the house to resolve itself into committee of the whole to consider Bills Nos. 66, 67 and 68.

Motion agreed to, and the house went into committee thereon, Mr. Tummon in the chair.

The CHAIRMAN (Mr. Tummon): Bill No. 66.

On section 1—Short title.

Mr. POWER: Would the minister tell us to what sections of this bill objection has been taken by the provinces? As I understand it, the provinces have no objection to the creation of a department of insurance.

Mr. RHODES: I do not understand that the provinces take objection to any section of any of these three bills, but inasmuch as the privy council has decided that the business of insurance is a business exclusively within the jurisdiction of the provinces, until the provinces are satisfied that we are sufficiently within our own sphere and are not encroaching upon theirs, they have put in what is in effect a caveat. That is, they do not take the position that not having objected they are precluded from saying hereafter: We wish to take exception on the ground of your having invaded our sphere of jurisdiction.

Mr. POWER: Is not the point simply this? Whether the provinces take exception or not, if any of the powers conferred on the federal Department of Insurance by these acts is ultra vires, any citizen in any province may take exception and the attorney general of the province will become a party to a case which just as likely as not will have to go before the privy council in the near future. Is not that the case?

Mr. RHODES: The rights of no individual and no company would be barred. They would still have recourse to the courts if they called into question the constitutionality of this measure.