business of insurance in Canada, and which has its head office therein;

"Chief agency." (f) "agency" or "chief agency" means the principal office or

place of business of the company in Canada;

(g) "agent" means the chief agent of the company in Canada, "Agent." named as such in the power of attorney hereinafter referred to, by whatever name he is designated;

"Officer."

(h) "officer" *** includes the manager, secretary, treasur , actuary and any other person designated as "officer" by the bylaws of the company.

"President."

(i) "president", as regards a company other than a Canadian company, means and includes the chairman, governor, manager or other principal officer thereof;

"Secretary."

(j) "secretary" means and includes the officer by whom the 15 usual duties of a secretary are performed;

"Annual statement."

(k) "annual statement," in the case of companies incorporated or legally formed elsewhere than in Canada and licensed under this Act, includes both the statement of the Canadian business and of the general business of the company required by this

Act to be made;

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"License." "Policy."

(l) "license" includes certificate of registration;

(m) "policy" includes a certificate of membership relating in any way to life insurance and any other written contract of insurance whether contained in one or more documents;

(n) "Canadian policy" or "policy in Canada," as regards fire 25 and inland marine insurance, means a policy of insurance on any property within Canada, issued by any company licensed under this Act to transact the business of fire or inland marine insur-

"Canadian policy.

(o) "Canadian policy" or "policy in Canada," as regards life 30 insurance, means a policy or an annuity contract issued by any company licensed under this Act to transact the business of life insurance in Canada, in favour of any person or persons resident in Canada at the time when such policy was issued;

"Policy in Canada."

(p) "policyholder in Canada" means, as respects life insur-35 ance, any person upon whose life any company licensed under this Act to transact the business of life insurance in Canada has, while such person was resident in Canada, issued a policy;

"Policy-holder in Canada."

(q) "policyholder," as respects life insurance, when used in reference to the person to whom a tender is made by the Minister, 40 as hereinafter provided, upon a company which ceases to do business applying for a release of deposits, means the person to whom the policy is issued and with whom the contract for insurance is made, and includes the assignee of such person.

"Policyholder

> (r) "accident insurance" means insurance against bodily in-45 jury and death by accident, including loss or damage from accident or injury suffered by an employee or other person for which the person *insured*is liable; and the insurance of personal property other than plate or other glass against accidental damage or loss by 50

"Accident," insurance.

> reason of any cause except by fire or perils of navigation;
> (s) "automobile insurance" means insurance against accidental bodily injury or death to its driver, including insurance against loss or damage from accident to or injury suffered by an employee or other person caused by an automobile for which the owner is liable; and insurance against loss or damage to property 55 from an accident caused by an automobile, except by fire; and insur-

"Automobile