

Mr. RHODES: I thought we would make better progress by taking the bills section by section.

Mr. POWER: Will the minister tell me in which bill this provision is to be found?

Mr. RHODES: I beg my hon. friend's pardon; I had the wrong bill before me.

Mr. POWER: It is in bill No. 67.

Mr. MARCIL: I should like to know if mutual insurance companies, farmers' associations, and so on pass under the control of the dominion?

Mr. RHODES: They are entirely exempt, unless they come voluntarily and register with the dominion Department of Insurance.

Section agreed to.

On section 2—Definitions; "department"; "minister."

Mr. SPENCER: I should like to know if the provinces of Quebec, Ontario and British Columbia are objecting to this legislation, and if so if they have had the opportunity to express their views.

Mr. RHODES: They have had ample, full and complete opportunity. I would not go so far as to say that they have taken exception to this legislation. They have, however, placed themselves in a position at a later stage to call it in question if they so desire. My impression is that they will not call it in question, and I think in operation they will find that we are on common ground with respect to this legislation. That is my hope and belief.

Mr. SPENCER: It seems to me it is somewhat difficult to give these bills proper consideration in a large committee like this. I am surprised the minister has not sent them to a special committee of the house. I should like to ask if there has been any public expression against the passage of these bills through the house.

Mr. RHODES: Not so far as I am aware. In fact, as I said at the beginning, all parties are in substantial agreement. I am not aware any objections have been taken.

Mr. SPENCER: Have there been no objections from policyholders?

Mr. RHODES: I am advised there are none.

Section agreed to.

[Mr. Power.]

On section 3—Constitution of department; minister.

Mr. GARDINER: Will this legislation repeal former legislation respecting the Department of Insurance, and if so is there any important change in the legislation formerly in force?

Mr. RHODES: There are changes in details, but not in substance.

Mr. GARDINER: Are they important?

Mr. RHODES: Yes, some of them are. The changes are made, however, with a view to conformity with the decision of the privy council.

Mr. SPENCER: Mr. Chairman, a few minutes ago the Minister of Finance said there had been no protests with regard to this legislation. I understand a protest has been made to the chairman of the banking and commerce committee, and also to the Speaker of the house by the chairman of the policyholders' association. I should like to know if, on second thought, he recalls any such protests.

Mr. RHODES: The superintendent of insurance has advised me that he has no knowledge of them. If my hon. friend has Mr. Harpell in mind my reply is that he had weeks, weeks and weeks of time and full and ample opportunity to appear before the Senate committee. I made inquiries from the chairman of that committee as to whether or not Mr. Harpell had sought to appear before them, and I am informed that he neither sought to appear nor appeared.

Mr. CAYLEY: Will the minister outline the duties of the office of the Department of Insurance. Roughly speaking, what will be their duties?

Mr. RHODES: There are no new duties. Under the terms of the legislation which we are now passing it will be the object of the superintendent of insurance to exercise as careful supervision and control as is within legislative competence.

Mr. CAYLEY: From now on will all the companies be registered under provincial departments? They will not have to be registered in the dominion department?

Mr. RHODES: For provincial companies that is a matter for the companies themselves to determine. If they do not choose to register in the dominion Department of Insurance they do not have to.