

CAFII ALERTS WEEKLY DIGEST: April 1 TO April 9, 2021

April 9, 2021

[TABLE OF CONTENTS](#)

| | |
|--|----------|
| Regulator/Policy-Maker News | 3 |
| OSFI Proposes New Stress Test For Uninsured Mortgages | 3 |
| CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS | 4 |
| TD CEO Cautions Against Rush To Regulation In Response To Ballooning Home Prices | 4 |
| BMO CEO Darryl White Urges Regulators To Prepare Measures To Cool The Housing Market | 4 |
| CIBC Says Most Employees Won't Return To The Office Before September | 5 |
| Workers More 'Exhausted' Than Ever, Says RBC CEO | 6 |
| COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS | 7 |
| Good News: It Looks Like Vaccinated People Can't Carry Or Spread The Virus | 7 |
| Fully Vaccinated Can Travel Again, Says New CDC Guidance | 8 |
| The U.S. May Soon Have A Vaccine Surplus. Here's What That Means For Canada | 9 |
| Ontarians Could Look Forward To An Almost Normal Summer As Early As Canada Day: Experts | 10 |
| Ontario Considered Digital COVID-19 Vaccine Passport Plan, Documents Show | 13 |
| Dangerous Variants Threaten Ontario's New Vaccination Efforts. Is It Time To Enforce Stronger Domestic Travel Measures? | 15 |
| It's Time For Trudeau To Re-Open The Border | 15 |
| The US Would Like To Loosen Border Restrictions. 'We're Not There Yet,' Justin Trudeau Says | 17 |
| COVID-19 Vaccine 'Passports' Could Be New Point Of Contention At Canada-U.S. Border | 18 |
| Crossing Vaccinated Borders Everyday, But Still Unvaccinated. Truck Drivers Are Living In Fear And Being Forgotten By Canada | 20 |
| Canada Is Primarily Vaccinating People By Age. That's A Big Mistake | 21 |
| Business Leaders Polarized On Usefulness Of Vaccine Passports | 22 |
| COVID-19 Vaccine Passports Are Coming. What Will That Mean? | 23 |
| Battle Rages In The US Over Vaccine Passports | 27 |
| Likely Legal, 'Vaccine Passports' Emerge As The Next Coronavirus Divide | 29 |
| WHO Does Not Back Requiring Vaccination Passports For Travel 'At This Stage,' Spokeswoman Says ... | 33 |
| COVID-19 Passport Pilots Proposed By UK Government As Way Out Of Lockdown | 34 |
| Vaccinated Snowbirds Say They're Being 'Punished' With Canada's COVID-19 Hotel Quarantine | 36 |
| Finish-Line Anxiety Is Now The Defining Feature Of Pandemic Life | 38 |
| It's Spring, And The Pandemic Is In Full Bloom. Get Ready For More Lockdowns | 43 |

| | |
|--|-----------|
| Tourism Businesses Have Modest Expectations Ahead Of Crucial Summer Season | 45 |
| Britain To Reach Herd Immunity Next Week Thanks To Vaccinations And COVID Infections..... | 47 |
| UK Re-Opening Plan Includes Rapid Testing For All, Access To Major Sporting Events For Vaccinated...48 | |
| How The EU Blew It And Won't See The COVID-19 Pandemic End Any Time Soon | 50 |
| France To Close Schools For Three Weeks, Ban Domestic Travel As COVID-19 Cases Surge..... | 51 |
| Florida Suing US Government Over "Unlawful" Cruise Industry Shutdown..... | 52 |
| Airline Summer Travel Schedules Are Still Up In The Air Due To Coronavirus | 53 |
| Northern Ontario Airline Testing All Passengers For COVID-19 Before Boarding..... | 54 |
| Frontier Airlines IPO Signals A U.S. Travel Industry Recovery | 55 |
| OTHER CAFII MEMBER-RELEVANT INDUSTRY NEWS/ISSUES | 56 |
| New York Wants Life Insurers To Analyze Portfolio Climate Exposure..... | 56 |
| RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS | 57 |
| Is It Time To Ease Up On The Video Calls? | 57 |
| What Would A Hybrid Workplace Even Look Like? | 59 |
| How To Hire During A Pandemic..... | 61 |
| UPCOMING WEBINARS AND EVENTS | 63 |
| Web Seminar: InsurTech North Happening Virtually..... | 63 |
| Web Seminar: Canada Life Presents Insurance Live | 63 |

REGULATOR/POLICY-MAKER NEWS

OSFI Proposes New Stress Test For Uninsured Mortgages

The government agency seeks input on its proposed new qualifying rate

By Investment Executive Staff, April 8, 2021

https://www.investmentexecutive.com/news/industry-news/osfi-proposes-new-stress-test-for-uninsured-mortgages/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

The Office of the Superintendent of Financial Institutions (OSFI) has proposed a new stress test for uninsured mortgages.

The proposal for the qualifying rate for uninsured mortgages (those with down payments of 20% or more) is the higher of the mortgage contract rate plus 2%, or 5.25%, the agency said in a release on Thursday.

OSFI has been using a qualifying rate that is the greater of the lender rate plus 2%, or the five-year benchmark rate published by the Bank of Canada, which is currently 4.79%.

The minimum qualifying rate adds a margin of safety that ensures borrowers have the ability to make mortgage payments in the event of a loss or reduction of income, or a rise in mortgage interest rates, OSFI said in the release.

“Sound residential mortgage underwriting is always important for the safety and stability of financial institutions; today it is more important than ever,” said Jeremy Rudin, superintendent, OSFI, in the same release.

Mortgages are one of the largest exposures that most banks carry, OSFI said, and ensuring that borrowers can repay their loans “strongly contributes to the continued safety and soundness of Canada’s financial system.”

In January 2020, OSFI said it was reviewing the benchmark rate for uninsured mortgages but suspended its consultations in March last year in response to the COVID-19 pandemic.

OSFI also proposed on Thursday to revisit the calibration of the qualifying rate at least once a year.

Comments on the proposal will be accepted before May 7, 2021, and final amendments to the qualifying rate will be announced by May 24, 2021, and come into force on June 1, 2021.

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

TD CEO Cautions Against Rush To Regulation In Response To Ballooning Home Prices

By James Bradshaw, The Globe and Mail, April 1, 2021

The chief executive of Toronto Dominion Bank says there are “pockets of overheating” in Canada’s housing markets but cautions against rushing to make policy changes in response to ballooning home prices. Bharat Masrani says a surge in demand for homes with more space, especially in smaller markets within striking distance of major cities, has combined with ultralow interest rates to compound a persistent supply shortage, driving prices much higher in some parts of the country. Yet he advises against one of the more drastic proposed solutions: changing a capital gains exemption to introduce taxes on the sale of principal residences. “I think that’s a difficult one politically,” Mr. Masrani said in an interview after the bank’s annual shareholders meeting Thursday. Most major economies provide some form of tax-exempt status for principal residences, and to change that would be “a major departure.” Instead, he suggested, policy makers have other tools “that have worked well previously” to cool out-of-control housing markets, citing a stress test on mortgages that was made tougher in 2018. At the same time, Masrani is urging governments to encourage consumers to spend some of the glut of savings they’ve built up in bank accounts during the pandemic at local businesses. Canada’s banks are sitting on \$100-billion more in deposits than they had before the crisis, and Mr. Masrani said we need incentives to ensure that when a wave of renewed spending is unleashed, it doesn’t go solely to housing or tourist destinations abroad. As one example, he cited a government program in Singapore that gave everyone 18 and older S\$100 (\$93) vouchers for discounts at local tourism businesses such as hotels, an industry vital to the country’s economy. The same approach could be applied to local shops and restaurants in Canada. He also suggested governments could fund a sales tax holiday for a few months to encourage people to spend money locally, especially at small businesses. That is an idea that has also been put forward by Royal Bank of Canada CEO Dave McKay as a way to protect businesses that have been hit hardest by lockdown measures.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-td-ceo-cautions-against-rush-to-regulation-in-response-to-ballooning/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-4-1_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb

BMO CEO Darryl White Urges Regulators To Prepare Measures To Cool The Housing Market

By James Bradshaw, The Globe and Mail, April 7, 2021

The chief executive of Bank of Montreal says policy makers and regulators should “plan urgently” in case they need to step in to help cool overheating housing markets – but adds that they should wait and see what happens in the coming weeks.

Markets in some parts of Canada are “literally evolving weekly,” Darryl White said in an interview Wednesday after BMO’s annual shareholders meeting. Some of the activity comes from demand that has been pulled forward amid the pandemic, adding fuel to the typically busy spring season, he said. And while there is “a reasonable supply” of new listings, too few new homes are being built, he said, leaving “an imbalance” with rising demand. But Mr. White also said it is too soon to determine whether renewed lockdown measures in provinces such as Ontario, where some school boards have moved entirely to online learning and a new stay-at-home order is set to take effect Thursday, April 8 “actually might have a dampening effect” on the housing market. “I think you have to plan urgently, and then I think you have to make decisions on policy intervention – not today, but maybe in a few weeks, when we see the effect of the next few weeks on the housing market, because a lot of things are going on,” Mr. White said. “If I were in the policy-making business, I would understand my range of options through this time.” Yet growing angst about housing prices and restrictive public-health measures haven’t dampened Mr. White’s optimism about an economic rebound later this year. He said pent-up demand to spend, combined with a bulge in savings sitting in bank accounts, has kept many personal and commercial banking clients feeling buoyant about the back half of the year. At the same time, advance travel bookings are picking up, and corporate treasurers are getting ready to make investments.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-bmo-ceo-darryl-white-urges-regulators-to-prepare-measures-to-cool-the/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-4-7_20&utm_term=Coronavirus%20Update:%20Only%20two-thirds%20of%20Canada%e2%80%99s%20available%20doses%20administered%20&utm_campaign=new_sletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb

CIBC Says Most Employees Won’t Return To The Office Before September

By James Bradshaw, The Globe and Mail, April 7, 2021

Canadian Imperial Bank of Commerce will keep most of its employees who are currently working remotely away from offices until at least September, pushing back plans to return staff to the workplace. The decision, circulated to staff in a memo on Wednesday, April 7 is the second extension of the bank’s broad remote work policies in little more than a month, and comes as Ontario – where the bank is headquartered – issues a more restrictive stay-at-home order. Between 15,000 and 17,000 CIBC employees have been going into work daily throughout the COVID-19 pandemic, in branches and other critical roles. And staff in some regions and business lines may come back to offices sooner. But most of CIBC’s nearly 44,000 full-time staff will eventually return to a blend of on-site and remote work, tailored to different groups and roles, according to Sandy Sharman, group head of people, culture and brand. The bank is looking at “job families,” but also types of activity – focused work, collaboration, or learning and development, for example – to decide what needs to be done together and what can be done remotely. And for the past three weeks, the bank has piloted a rapid virus testing program for about 50 employees on its trading floor who volunteered to be tested twice a week.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-cibc-says-most-employees-wont-return-to-the-office-before-september/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-4-

[7 20&utm_term=Coronavirus%20Update:%20Only%20two-thirds%20of%20Canada%e2%80%99s%20available%20doses%20administered%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.wealthprofessional.ca/business-news/workers-more-exhausted-than-ever-says-rbc-ceo/354776?utm_source=GA&utm_medium=20210408&utm_campaign=WPCW-Breaking-20210408&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

Workers More 'Exhausted' Than Ever, Says RBC CEO

Bank gives staff an extra paid day off as top executive acknowledges pandemic burnout

By Bloomberg, April 8, 2021

https://www.wealthprofessional.ca/business-news/workers-more-exhausted-than-ever-says-rbc-ceo/354776?utm_source=GA&utm_medium=20210408&utm_campaign=WPCW-Breaking-20210408&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Royal Bank of Canada is giving employees an extra paid day off this year, and its top executive acknowledged that staff are more burned out now than at any time during the COVID-19 pandemic.

Chief Executive Officer Dave McKay said in company-wide memo on Thursday, April 8 that many employees have said they're exhausted and that the bank needs to "eliminate the stigma associated with asking for time to focus, concentrate, and in some cases, log off and recharge."

Burnout has become a more pressing issue for financial firms as the pandemic moves into its second year and some lines of business, including mergers and acquisitions, see a sustained boom in activity.

Last month, Goldman Sachs Group Inc. CEO David Solomon said the firm would improve enforcement of a rule designed to ensure junior bankers don't have to work on Saturdays. His memo came after junior analysts gave managers a presentation showing that some worked 100 hours in a week.

RBC, Canada's largest lender, is also giving its roughly 86,000 employees worldwide a free, one-year subscription to Headspace, a meditation and sleep app. An annual subscription costs \$69.99, according to Headspace's website.

"Beyond this extra day off, we recognize the ongoing pressures of the pandemic, especially for those in regions that have reverted back into lockdown," McKay said in the memo. Those regions include RBC's home province of Ontario, which declared a state of emergency on Wednesday for the third time since the beginning of the pandemic.

The CEO encouraged the bank's employees to take their vacation time and to book the extra off day with their managers. He said that during the pandemic, he has taken a couple of vacations and used them to spend more time outside, learn new songs on his guitar and read more than he has in years.

"I encourage all of you to prioritize your personal time and continue to be mindful about work-life boundaries wherever possible," McKay wrote.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Good News: It Looks Like Vaccinated People Can't Carry Or Spread The Virus

By Sarah Midkiff, Refinery 29, April 1, 2021

[Good News: It Looks Like Vaccinated People Can't Carry Or Spread The Virus \(msn.com\)](#)

After initial fears that even vaccinated people could carry and spread coronavirus, a new study from the US Centers for Disease Control and Prevention suggests that vaccinated people may be far less at risk for transmitting COVID-19, not just being protected from serious symptoms.

“Vaccinated people do not carry the virus — they don’t get sick,” CDC director Rochelle Walensky, MD, director of the CDC, told MSNBC’s Rachel Maddow on Tuesday, March 30. That’s “not just in clinical trials, but it’s also in real-world data.”

The study, published on Monday, March 29, is the CDC’s first analysis of how well the current vaccines on the market work among adults with front-line occupations, who are at a higher risk of exposure to the virus. “These findings should offer hope to the millions of Americans receiving COVID-19 vaccines each day and to those who will have the opportunity to roll up their sleeves and get vaccinated in the weeks ahead,” Dr. Walensky said in a statement. “The authorized vaccines are the key tool that will help bring an end to this devastating pandemic.”

Researchers collected data from nearly 4,000 healthcare workers, first responders, and other essential workers across eight locations around the United States. The study looked not only at the original coronavirus strain vaccines were developed against, but at more contagious variants as well. After a single dose of either the Pfizer-BioNTech or Moderna vaccine, participants’ risk of infection was reduced by 80%. After the second dose, their risk was reduced by 90%, similar to what scientists saw in clinical trials, which showed a two-dose vaccine efficacy rate of around 95%. Without infection, a person cannot spread the virus.

The CDC did not go so far as to suggest new guidelines on which precautions vaccinated people should still take. Currently, the CDC advises that those who have been inoculated still take safety measures such as wearing a mask.

This isn’t the only promising coronavirus-related news emerging this week. A clinical trial released on Wednesday, March 31 found that the Pfizer vaccine was 100% effective in children ages 12 to 15. Depending on regulatory approval, vaccination of older children and teens could begin before the start of the next academic year, reports The New York Times. For elementary school children, vaccines could come shortly after that.

It’s not often that there is such good news to share about COVID-19, but both of these findings could signal a speedier return to normal life for millions — and help usher in the freer, less isolating post-pandemic world we have all been eagerly awaiting.

Fully Vaccinated Can Travel Again, Says New CDC Guidance

Add travel to the activities vaccinated Americans can enjoy again

By Candice Choi, Associated Press, April 2, 2021

<https://abcnews.go.com/Health/wireStory/fully-vaccinated-travel-cdc-guidance-76835568>

Add travel to the activities vaccinated Americans can enjoy again, according to new U.S. guidance issued Friday.

The Centers for Disease Control and Prevention updated its guidance to say fully vaccinated people can travel within the U.S. without getting tested for the coronavirus or going into quarantine afterward.

Previously, the agency had cautioned against unnecessary travel even for vaccinated people, but noted that it would update its guidance as more people got vaccinated and evidence mounted about the protection the shots provide.

"Every day you get more data, and you change your guidance based on the existing data," said Dr. Ali Khan, dean of the University of Nebraska's College of Public Health.

Khan said the update reinforces the safety and effectiveness of the vaccines, and is another incentive for people to get vaccinated.

According to the CDC, nearly 100 million people in the U.S. — or about 30% of the population — have received at least one dose of a COVID-19 vaccine. A person is considered fully vaccinated two weeks after receiving the last required dose of vaccine.

Unvaccinated people are still advised to avoid unnecessary travel.

The new guidance says:

-Fully vaccinated people can travel within the U.S., without getting tested for the coronavirus or quarantining. People should still wear a mask, socially distance and avoid crowds, the agency says.

-For international travel, the agency says vaccinated people do not need to get a COVID-19 test before leaving, though some destinations may require it.

-Vaccinated people should still get a negative COVID-19 test before boarding a flight to the U.S., and be tested three to five days after returning. They do not need to quarantine. The agency noted the potential introduction of virus variants and differences in vaccine coverage around the world for the cautious guidance on overseas travel.

The CDC cited recent research on the real-world effects of the vaccines for its updated guidance. Already, the agency had said fully vaccinated people could visit with each other indoors without wearing

masks or social distancing. It also said vaccinated people could visit with unvaccinated people from a single household under similar conditions, as long as the unvaccinated individuals were at low risk for severe illness if infected.

The U.S. began its vaccine rollout in mid-December. The first vaccines — from Pfizer and Moderna — require two doses taken a few weeks apart. A one-shot vaccine by Johnson & Johnson was given the green light by regulators at the end of February.

The U.S. May Soon Have A Vaccine Surplus. Here's What That Means For Canada

By Alex McKeen, Toronto Star, April 8, 2021

With its America-first vaccine strategy, the U.S. is nearing a point when it will have enough supply to offer COVID-19 vaccine to all adult Americans. Current predictions suggest that will happen by the end of May. So, once America is vaccinated first, the question inevitably becomes: Who's second in line? The U.S. does want the land border to open, and its representatives have cited vaccination as a key reason to do so. Representative Brian Higgins told the Star this week that vaccines were a "game changer" and that the U.S. and Canada should start hammering out a plan to open the border gradually, starting with allowing business trips and family visits. Right now it's Canada, not the U.S. that's putting the brakes on those plans. It's not clear whether the border opening is being used as a bargaining chip in discussions about getting Canada vaccinated with U.S. doses. Arthur Caplan, a professor of medical ethics at the NYU Grossman School of Medicine who has defended America's U.S.-first vaccine policy, said there are other reasons why it makes sense for the U.S. to share with its neighbours next. "I think we should share with Canada and Mexico," Caplan said. "We've got historic ties with both, we're trading partners. It just makes sense to help your neighbours." Plus there's the fact that, when border restrictions do loosen, there is likely to be much more movement between the U.S. and its neighbouring countries than those outside of North America. "Some people would say just take vaccine and just give it one per cent to every country in the world, but I think what our obligations are to take care of our family," he said.

Read Story (Subscription Required): <https://www.thestar.com/news/canada/2021/04/08/the-us-may-soon-have-a-vaccine-surplus-heres-what-that-means-for-canada.html>

Ontarians Could Look Forward To An Almost Normal Summer As Early As Canada Day: Experts

By Devika Desai, National Post, April 8, 2021

[Ontarians could look forward to an almost normal summer as early as Canada Day: Experts \(msn.com\)](#)

Ontario could be on track for a summer much different than 2020's, depending on the success of the stay-at-home order combined with the vaccine rollouts, experts say.

The province is currently in the middle of a raging third wave, with health officials recording more than 3,000 new cases of the virus daily and hospital ICUs stretched beyond capacity.

The current situation is grim, several infectious disease experts told the National Post and the next couple of months could be 'brutal', depending on public policy.

But "if we don't screw this up, the summer of 2021 will be better than the summer of 2020," said Dr. Isaac Bogoch, an infectious disease specialist. "It's not going to be the same as the (pre-pandemic) summer of 2019. But it certainly could be much better than summer of 2020."

On Thursday, an emergency alert was sent to Ontario residents announcing that the province-wide stay-at-home order will go into effect for next four weeks. Similar to the one implemented in December, the order will require everyone to stay home, except for essential purposes, such as visits to the grocery store, healthcare and exercise.

The new rules are a much-needed salve to mitigate the COVID-19 case surge of the third wave, which if it does not abate, could steadily rise to more than 6,000 cases a day by the end of the month. Current modelling predicts that the wave will gradually diminish by the end of May, but how much damage it wreaks in the meantime depends on provincial measures.

"The policy is going to dictate the direction this pandemic takes," Bogoch said. "It could be brutal or less brutal."

"Look what happened with wave two. It got ugly. (Then) they issued a stay-at-home order and people largely adhered to it. And cases plummeted throughout January," he said.

No one knows how long it would take to fully see the effect of the new lockdown rules — a minimum of 10 days to two weeks, experts told the National Post. But as the weather gets warmer and the vaccine rollout speeds up, most are confident that the province will not have to undergo a repeat of last year.

"The vaccines are going to transform this pandemic," Bogoch said. "I really think 2021, after this wave, is going to look better and better. But we've got a ways to go because this wave is going to stink."

Dr. Barry Pakes, program director in Public Health and Preventive Medicine at the University of Toronto, said that depending on the degree of lockdown, Ontarians could presume to have a better Canada Day than that of last year. “I think its reasonable,” he said. “Hopefully it’ll be okay. But it really depends on our actions now.”

Experts have attributed the current rise in cases to several variants of concern, which are more transmissible and lethal than the original coronavirus strain. To mitigate the surge, the province has expanded its vaccination program to immunize anyone over 18 years of age living in a COVID-19 hotspot. If the vaccine rollout stays on track, and experts say it has the capacity to do so, 40 per cent of all adults will be vaccinated by April and the majority, if not all, by June 20.

“That’s a huge chunk of the population and assuming we can (vaccinate) at least 70 per cent to 80 per cent of the adults and even some older children by the summer, that would be fantastic,” said Dr. Jeff Kwong, an epidemiologist at the University of Toronto. “Things would be a lot safer then.”

The vaccines, all experts agree, should afford Ontarians up to 80 per cent protection against the virus, regardless of the strain and by summer, significantly lower the threat of the pandemic.

Which means that by the time summer officially arrives, so could some sense of a long-awaited normality. Families and friends, separated for months by the virus, could reunite outdoors, restaurant patios could open permanently and businesses — what’s left of them — could open up shop without the threat of another lockdown.

“If the province follows what they’re hoping to do, then we’ll see, optimistically, at least 60 to 70 per cent (of residents vaccinated by July 1,)” said Dr. Ivan Ying, an infectious disease specialist with the Mackenzie Health hospital in Richmond Hill.

By then “we can see relatively low cases per day, a large percentage of the population at least have their first dose, and be able to enjoy family and friends in the outdoor setting. At the very least, I think that’s a very realistic possibility.”

The summer of 2021 will still come with a set of pandemic caveats, namely on higher-risk ventures such as travelling or large gatherings.

Since February, the city of Toronto has cancelled all major public events hosted before July, such as Pride Parade, Doors Open, Canada Day, and so far has not announced any change to the summer agenda.

Summer weddings, normally a raucous season favourite, will also continue to be a toned down affair.

Karina Lemke, a Toronto-based wedding planner said she had to postpone 24 weddings last year, half of which have been postponed for the second time to 2022 and 2023, in the hopes that by then it will be safer to host large parties. “COVID has definitely shrunk my season again,” she wrote in an email.

The remaining couples, she said, have opted to get married this year in smaller, restricted ceremonies, sometimes accommodating only 10 people, with no dancing, no shared buffet and no cocktail hours.

“People are weary and they just want to get married and start a family,” she said. “They don’t want to postpone again.”

Destination weddings, she said, are out of the question due to the many restrictions and quarantines travelling guests would have to undertake in order to attend the weddings.

Travel in general may also still be out of the question for many Ontarians, at least for those looking to buy insurance to cover their trips.

Travel insurance broker Martin Firestone said he has been fielding hundreds of inquiries from clients, asking whether their insurance would cover costs related to COVID-19.

The answer, since March 2020, has been no, he and several other insurers have told Ontarians, as the risk of catching the virus on an international trip is much higher than other unforeseen events, such as a car accident or a non-pandemic related illness.

“The minute I say [no] to them, that takes care of that,” he said. He expects there will be little to no international travel this summer, due to the lack of insurance options available.

If there will be any travel, it will be either within or between Canadian provinces, he said. “There just isn’t a lot of reason to travel right now.”

While travel options may be limited, the vaccine rollout does bring back another season constant for families with children — summer camps. Last year, as the province plunged into its first wave, children were forced to stay home, isolated from friends and non-immediate family members with few to no alternatives for enjoying the summer.

This year Pakes said he has been working with several summer camps to create ‘elaborate plans’ that include setting up quarantine facilities, testing procedures, listing vaccination requirements for staff and planning activities that children can do outdoors in separate cohorts.

Camps for children younger than 12 will look extremely different than those for children older than 12, depending on what age cohorts have access to the vaccine by June. “If the vaccine is available for 16 and above, I would not recommend a staff member be allowed into the camp without vaccinations, for example,” he said.

Overnight and day camps would also be ‘dramatically different’ in how they’re run — the former being run outdoors might have more freedoms, while operating the latter, which includes more mingling in indoor spaces might be trickier to operate, he said.

“The biggest difference frankly from last year is that there will be some ability to plan, whatever that plan will look like,” he said.

Ontario Considered Digital COVID-19 Vaccine Passport Plan, Documents Show

By Jeff Gray and Laura Stone, The Globe and Mail, April 6, 2021

<https://www.theglobeandmail.com/canada/article-ontario-considered-digital-COVID-19-vaccine-passport-plan-documents/>

The Ontario government considered plans to issue digital “immunity certificates” to people as they received their COVID-19 vaccinations, handing them a pass that could be stored on their smartphone and potentially checked by long-term care home attendants, employers or airline staff. But the province has not yet decided whether to proceed with the idea.

The idea of this kind of “vaccine passport” is being debated around the world, with several countries developing similar plans, including the United States and Britain, which released new details about its proposals on Monday. Other provinces, such as British Columbia and Nova Scotia, have been considering their use, as have private companies, such as Ticketmaster. Critics, including the Canadian Civil Liberties Association, say the idea raises tough questions about privacy, human rights and the potential for discrimination against those who cannot receive the vaccine for medical reasons.

According to provincial government documents obtained through freedom of information legislation by researcher Ken Rubin, Ontario’s plans as of last December were detailed enough to include a mockup vaccination receipt with a QR code that links to a digital certificate, which could be stored with smartphone apps such as Apple Wallet or Google Pay and scanned to verify someone’s vaccination status.

But the province has not yet gone ahead with the program – which, according to the documents, included a potential launch in January. So far, 2.5 million vaccine doses have been given to Ontarians, with 322,197 people now fully vaccinated as of April 5.

Travis Kann, Premier Doug Ford’s executive director of communications, said the documents were drawn up to look at the government’s options, but that nothing has been finalized.

“As the documents ... make clear, this is a very early summary of options if Ontario is contemplating launching a record or certificate of vaccination. No decision to do so has been made at this time,” Mr. Kann wrote in an e-mail.

After getting the shot, Ontarians are now provided with a paper receipt – but no QR code or digital version. Health Minister Christine Elliott has said previously that Ontario would offer some sort of digital proof of vaccination at a later date, in a form that could be stored on a smartphone.

Ms. Elliott even said in December that this kind of passport could be used to allow vaccinated Ontarians entry into businesses such as movie theatres, or for travel. But last month, she said the government was “not looking at that yet.”

However, the documents show these kinds of applications have been at least considered as potential uses. A summary of proposal drawn up by the Ontario Digital Service, part of the province's Treasury Board secretariat, is outlined in a slide deck labelled "minister's briefing" and dated December 17.

The slide deck suggests the digital certificates could "speed up entry-point screening at workplaces, schools, government buildings and/or businesses" and also "motivate Ontarians to get vaccinated sooner, so they can benefit from faster access to these locations." The vaccine certificates could also form part of a wider "Ontario Digital Identity solution," the document says, referring to existing plans to make other forms of government ID digital.

It also cites "user research findings," which appear to be from focus groups or surveys that suggest Ontarians were "supportive of use in nursing homes" but concerned "about use in spaces like grocery stores."

Citing privacy concerns and distrust of government, the slide deck warns that Ontario must "proactively counter disinformation and drive a positive narrative from the start."

In other documents, bureaucrats point out there is no current working definition of immunity to COVID-19, given uncertainties around how long vaccines last, their effects on the new variants of the virus and whether they stop transmission. They suggest instead assigning an individual "risk score" to each Ontarian on a scale of zero to five, that would signal whether someone has "full immunity," has had one or two doses of the vaccine, a recent negative test or has no immunity at all.

The documents say concerns have been raised about "social stigma or discrimination" and that the concept raised privacy issues around sharing personal health information with "employers, airports and/or governments."

The documents note that Ontario already has a form of immunity certification for schoolchildren, and that international travellers to certain countries can already use an app or be asked to provide hard copies of their immunization records for other diseases.

Goldy Hyder, president and chief executive of the Business Council of Canada, said he doesn't think there should be a vaccine passport specific to only one province. (Prime Minister Justin Trudeau said in January the idea of a federal vaccination passport was "fraught with challenges.")

"There's no way I would endorse anything that says that different provinces can tell me what I need to have and not have in order for me to move around in my own country," Mr. Hyder said.

Isaac Bogoch, an infectious diseases physician in Toronto who sits on Ontario's vaccine distribution task force, said a COVID-19 passport for international travel may be inevitable. But he said he had concerns about making such a document a requirement for access to domestic activities.

"It doesn't pass the smell test for me ... I think there are obvious ethical and equity issues associated with this," Dr. Bogoch said. "I'd be a little more concerned about implementing it within Canada."

Dangerous Variants Threaten Ontario's New Vaccination Efforts. Is It Time To Enforce Stronger Domestic Travel Measures?

By Patty Winsa, *Toronto Star*, April 8, 2021

As the Ontario government issues a stay-at-home order and closes non-essential businesses and stores, experts say even more can be done to ensure that dangerous variants don't threaten the province's vaccine efforts. Dr. Peter Juni, director of the province's Science Advisory Table, says domestic travellers should be subject to the same strict COVID-19 quarantine and testing requirements as international travellers, especially in light of the outbreaks in British Columbia and Alberta of the P.1 variant, which is associated with a decrease in vaccine effectiveness. "A distinction between country-level travel and province-level travel doesn't make sense," said Juni in an interview this week. To stop the spread of variants in Ontario "we would need to implement the same restrictions that we have internationally for air travel between provinces," said Juni. The outbreak of the P.1. variant in B.C. is reportedly the largest outside of Brazil, where the variant originated. Out west, outbreaks of P.1 have resulted in the temporary shutdown of Whistler Blackcomb ski resort, where a cluster of P.1 variant cases was identified, and reportedly spread through multiple Alberta energy sites and infected players with the Vancouver Canucks. Juni believes that testing and quarantining should be a requirement not only for domestic flights, but at provincial border crossings.

Read Story (Subscription Required): <https://www.thestar.com/news/gta/2021/04/08/dangerous-variants-threaten-ontarios-new-vaccination-efforts-is-it-time-to-enforce-stronger-domestic-travel-measures.html>

It's Time For Trudeau To Re-Open The Border

By Edward Alden, *Special To The Globe and Mail*, April 5, 2021.

Edward Alden is a senior fellow at the Council on Foreign Relations and a visiting professor of U.S.-Canada economic relations at Western Washington University in Bellingham, Washington. He is the author of The Closing of the American Border: Terrorism, Immigration and Security Since 9/11.

<https://www.theglobeandmail.com/opinion/article-its-time-for-trudeau-to-reopen-the-border/>

Canada has good friends in the United States. There are the northern governors, who worked tirelessly to keep the border open and trade flowing after the 9/11 terrorist attacks. There is the United Steelworkers union, which helped persuade former president Donald Trump to lift his steel and aluminum tariffs on Canada but keep them in place against China and others. And there are the members of Congress who blocked Mr. Trump's efforts to cut a separate trade deal with Mexico, insisting that the trade agreement that replaced NAFTA must include all three nations. And then there are many regional officials, cross-border business leaders, academics and think tank experts who have close ties to Canada and sympathy for Canadian concerns.

These friendships are more than sentimental – they have long allowed Canada to punch above its weight in the corridors of Washington and in state capitols. But the Trudeau government’s refusal, more than a year along, to even discuss a plan for re-opening the closed border between the two countries is putting those friendships to the biggest test they have faced in decades.

Matt Morrison, chief executive officer of the Pacific NorthWest Economic Region, a Seattle-based group that promotes co-operation between government officials and business leaders across the border, has spent the past year pleading with the two governments to start working on a border plan. “I’m concerned about some of the long-term trust and relationships that are being eroded,” he said recently in a meeting organized by the Wilson Center’s Canada Institute, a Washington, DC-based think tank.

Brian Higgins, the upstate New York Democrat congressman who co-chairs the northern border caucus, is as good a friend as Ottawa has in DC. “The distance to Canada is now further than it has ever been in my lifetime,” he lamented last month, urging the two governments to develop a plan for re-opening the border by this summer.

The concerns are both personal – the thousands of people cut off from family and friends – and economic. While trade has continued, many tourist and other service businesses on both sides of the border will not survive another summer shutdown. Isolated communities – such as Washington State’s Point Roberts, which is accessible by land only through Canada – are turning into ghost towns.

But Prime Minister Justin Trudeau doesn’t even want to talk about the problem. Looking closely, no doubt, at polls showing a strong majority of Canadians wants the border kept shut, Mr. Trudeau has only said that it will re-open “eventually, not today.”

Canada’s American friends are not blind to why Canadians wanted the border closed. The initial decision to halt all “non-essential” travel from the United States in March, 2020, as the COVID-19 crisis spread drew many sympathetic nods. It was obvious how Mr. Trump was mishandling the pandemic, endangering us and our fellow citizens. That Canada would want to insulate itself from irresponsible behaviour south of the border was entirely understandable.

What is indefensible is that more than a year later, with Americans having thrown out Mr. Trump for a responsible leader in President Joe Biden, Canadian officials are still refusing even to discuss plans for re-opening. The U.S. failed terribly to contain the spread of COVID-19 but it is now among the world’s leaders in vaccinating its citizens; every American who wants a shot will be eligible for one by May. With U.S. production ramping up, Mr. Biden has shipped 1.5 million doses north to help Canada with its anemic vaccine rollout, and more is certainly on the way.

It is long past time for the sort of high-level co-operation that took place in the aftermath of 9/11, when top officials from both governments worked hand-in-hand to bolster defences against terrorism without harming trade and travel across the world’s longest undefended border. This time, Mr. Morrison says, “it’s been way too long and there is nearly no movement.”

There is no shortage of good ideas, from schemes to co-operate on “vaccine passports” for cross-border travel to integrating advanced health screenings into trusted traveller documents such as Nexus. Even those Americans most eager to see the border re-opened agree the steps should be incremental, with health risks top of mind.

The closed border is popular in Canada, and the Trudeau government will be criticized for any initiatives it takes toward re-opening. But Canada has long thrived in North America because it has been masterful at managing relations with its larger southern neighbour. That means looking past the polls in order to nurture the friendships that Canada will need years and decades from now to keep pursuing its continental interests successfully.

The US Would Like To Loosen Border Restrictions. ‘We’re Not There Yet,’ Justin Trudeau Says

by Tonda MacCharles, Toronto Star, April 6, 2021

Amid a rising third wave of COVID-19 and public frustration with a slow vaccine rollout in Canada, Prime Minister Justin Trudeau dampened expectations that the Canada-US border would re-open anytime soon for travel despite rising vaccination coverage in the US. There are growing calls in American business and political circles — which have some support in Canada — for governments to produce a plan and a timeline for re-opening the border. But on the day when US President Joe Biden said all American adults could be eligible for vaccination within two weeks, Trudeau turned aside questions about whether vaccinations could be a game-changer for re-opening the border. “We’re not there yet,” he told a news conference on Parliament Hill. “We’re in the middle of a third wave that is extremely serious.” While Trudeau downplayed the possible use of so-called “vaccination passports,” he said Canada would work with international partners including the US to plan how proof of vaccination might be useful, but added that such questions are “not for right away.”

Read Story (Subscription Required): https://www.thestar.com/politics/federal/2021/04/06/the-us-would-like-to-loosen-border-restrictions-were-not-there-yet-justin-trudeau-says.html?rf&source=newsletter&utm_content=a01&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_50743

COVID-19 Vaccine 'Passports' Could Be New Point Of Contention At Canada-U.S. Border

By James McCarten, The Canadian Press, April 7, 2021

[COVID-19 vaccine 'passports' could be new point of contention at Canada-U.S. border - The Globe and Mail](#)

As if the COVID-19 pandemic hadn't produced enough ways to complicate life at the border between Canada and the United States, here comes another: whether or not to require proof of vaccination.

Debate is heating up in the freedom-focused U.S. about whether retailers, businesses and employers can and should require customers, workers and visitors to prove they've had a vaccine.

The discussion is also happening in Canada, a country some observers say is more attuned to the collective good than many of those in the land of life, liberty and the pursuit of happiness.

Where the two meet up, potential snafus abound.

"Some of these discussions could be very challenging," said Jack Jedwab, president of the Association for Canadian Studies and the Canadian Institute for Identities and Migration.

"I don't think that Canadians are going to look kindly on the idea that, you know, you could have significant numbers of people crossing the border that are unvaccinated."

That could be part of the reason for the apparent difference of opinion that emerged Tuesday between Ottawa and the White House on the issue of requiring vaccine documentation.

"The government is not now, nor will we be, supporting a system that requires Americans to carry a credential," press secretary Jen Psaki told the daily White House briefing.

The priority for the White House will be to protect the "privacy and rights" of U.S. residents "so that these systems are not used against people unfairly," she said.

"There will be no federal vaccinations database and no federal mandate requiring everyone to obtain a single vaccination credential."

Contrast that with Prime Minister Justin Trudeau, who – all the while couching his response in familiar too-soon caveats – appeared receptive to the idea of vaccine-related travel documents.

"We will continue to work with our partners in the United States and internationally to ensure that this is done properly," Trudeau said in French about how best to re-open the Canada-U.S. border.

"We have already seen the importance of proof of vaccination for international travel ... in a pre-pandemic period in recent years. It will surely be important, but the details of what we are going to do about it, we are still fine-tuning."

A new online Leger poll, commissioned by Jedwab's ACS and the Canadian Institute for Health Research at the University of Manitoba, suggests the idea is divisive on either side of the border.

Just over half of Canadian respondents, 52 per cent, said they support showing proof of vaccination to get into events or venues, compared with 43 per cent of their U.S. counterparts.

One-third of Canadians, or 33 per cent, said they opposed the idea, compared with 36 per cent of Americans who felt the same way. In the U.S., 21 per cent said they were undecided, compared with 15 per cent in Canada.

Online surveys cannot be assigned a margin of error because they do not randomly sample the population.

Many Americans these days are predisposed to oppose anything they see as a threat to freedom, said Matthew Mitchell, a professor of international business and strategy at Drake University in Des Moines, Iowa.

"I think with the rise of the don't-tread-on-me ethos, especially within the last 10 years, any infringement on individual liberties is viewed with suspicion, is viewed with antagonism," Mitchell said.

The country's famous political polarization hasn't helped.

Texas Governor Greg Abbott, a Republican who last month lifted all COVID-19 restrictions in his state, signed an executive order Tuesday prohibiting the use of "vaccine passports" issued by the government.

"Don't tread on our personal freedoms," he tweeted.

The move follows a similar decision last week by another prominent Republican, lockdown opponent and outspoken Donald Trump ally, Florida Governor Ron DeSantis.

"Vaccine passports reduce individual freedom and will harm patient privacy," said the order signed by DeSantis.

What was initially a come-one, come-all approach to vaccines in Florida – later tempered to require at least some proof of temporary residency – has been attracting older visitors from Canada for months.

Interest has spiked again as Canadians confront a four-month wait between doses of the vaccine, a delay travel insurance specialist Martin Firestone said many of his clients simply aren't willing to endure.

"All of a sudden, a new spate of calls from people saying, 'This is crazy,'" Firestone said – in many cases, from clients who have already had their initial shot.

Once they're immunized, they're learning that getting the vaccine doesn't afford them any latitude in Canada, whether it's from insurance companies or the federal quarantine requirements for travellers.

“At this point, government and insurance companies are not recognizing at all that you’ve had any vaccine, and don’t care to see any proof of it,” Firestone said.

“Canada is just a basically turning a blind eye ... and you’re not getting any credit, if that’s a good word, for having both vaccines.”

Fully vaccinated travellers do not have to be tested before leaving the U.S. unless a test is required at the destination, and self-quarantine upon returning home is also not required, the U.S. Centers for Disease Control says.

U.S. citizens, including those who are fully vaccinated, do require a negative COVID-19 test result no more than three days before boarding a flight home.

“What will happen in the future?” asked Firestone. “That’s a great question – that will be the precursor to the vaccine passport that we need to see proof that you’ve had the vaccine.”

Crossing Vaccinated Borders Everyday, But Still Unvaccinated. Truck Drivers Are Living In Fear And Being Forgotten By Canada

By Dr. Amanpreet Brar, Contributor to The Toronto Star, April 5, 2021

This past weekend, the US announced that they would reach their vaccination targets sooner than planned, and many Canadians expressed sentiments of jealousy. But forgotten are a group of Canadians who face constant worry. These are the Canadian truck drivers who drive hours daily, back-and-forth over the Canada-US border in a pandemic to deliver food and essential supplies to our homes. Fifty four per cent of truck drivers in Toronto are South Asian immigrants, and 56 per cent in Vancouver, according to data from the Ontario Trucking Association, The average truck driver age is now 48 years of age. A significant proportion of workers are racialized and immigrants, the most vulnerable in our society. This is also now the age group that is at high risk of hospitalization, and death from COVID-19 variants. As a health care worker who has been participating in live Punjabi discussions on ethnic radio and TV shows, I’ve heard truck drivers calling in frequently expressing concerns over the risks they put themselves through during transportation of essential goods during the pandemic. They listen to ethnic shows while driving and call in with hopes that someone would be listening to their plights and hope for their vaccine turn to be soon. We need to push governments to prioritize these transportation workers along with all other essential workers and they need to be vaccinated immediately. Any other response is ungrateful and endangers the lives of our pandemic heroes.

Read Story (Subscription Required):

https://www.thestar.com/opinion/contributors/2021/04/05/crossing-vaccinated-borders-everyday-but-still-unvaccinated-truck-drivers-are-living-in-fear-and-being-forgotten-by-canada.html?source=newsletter&utm_content=a09&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_50614

Canada Is Primarily Vaccinating People By Age. That's A Big Mistake

Opinion by The Globe and Mail Editorial Board, April 1, 2021

<https://www.theglobeandmail.com/opinion/editorials/article-canada-is-primarily-vaccinating-people-by-age-thats-a-big-mistake/>

It can fairly be argued that there are not a lot of success stories to tell in Canada's fight against COVID-19. (Except for Atlantic Canada. Can we put Nova Scotia in charge of the country yet?) It's mostly been a saga of provinces imposing lockdowns that flatten the curve, and then relaxing them the moment they see an inch of daylight.

Ontario did just that in March, after a post-Christmas stay-at-home order in the hardest hit parts of the province, combined with non-essential business shutdowns, reduced daily new cases to below 1,000. Two weeks ago, the province allowed outdoor dining to resume in Toronto and other locked-down regions, and said hair salons and gyms would reopen on April 12.

On Thursday, that came to a screeching halt. Rapidly rising case counts forced Premier Doug Ford to yank the emergency COVID-19 handbrake that sits on his desk. Bye-bye patios.

Same thing in Quebec and British Columbia, where officials this week reclosed some of their re-openings, and expanded restrictions to new regions.

No, these are not success stories. But there is one area where Canada can claim an unmitigated triumph – the decision last year to give the first available vaccines to seniors in long-term care.

In the first two waves of the pandemic, LTC residents did as much as 80 per cent of the dying. The goal of targeting them for most of the early vaccines was to stem the tide of infection and death.

The strategy succeeded, and how. Ontario, for instance, hasn't recorded a COVID-19 death in a long-term care residence since March 17.

The lesson is that targeted vaccinations work. Which is why now, in the third wave of the pandemic, the provinces should start aiming their needles at the arms of the people at highest risk of becoming infected and spreading the disease. Break the chains of transmission by giving vaccination priority to people and communities that are, through no fault of their own, super-spreaders.

Up to now, the provinces have largely prioritized people in descending order of age, a plan laid out by Ottawa.

A new phase is supposed to start sometime this month in most provinces. It calls for vaccines to be expanded to frontline health care workers and workers in essential jobs, based on an expected increase in vaccine availability.

It means that Canada has the beginnings of a framework to better target its jabs. With upwards of a million doses a week coming in April and May, and at least two million a week in June, now is the time for that to happen.

Public-health experts are already questioning the wisdom of continuing to prioritize people mostly by age, when there clearly are other groups much more at risk of becoming infected and spreading the disease – especially the highly transmissible and dangerous variants of concern that are putting younger people in hospital.

The Ontario Science Advisory Table put it in black and white in its latest report, released Thursday: “Vaccination is not reaching the highest risk communities, delaying its impact as an effective strategy.”

Those high-risk communities include essential workers in health care, grocery stores, pharmacies, factories and warehouses, and the neighbourhoods they live in.

The Science Advisory Table found that essential workers in Toronto and Peel Region, a Toronto suburb that is home to hundreds of warehouses, factories and distribution centres, are bearing the brunt of new infections caused by the variants of concern, and are driving community transmission.

A study from Simon Fraser University came to the same conclusion about B.C.’s infections.

Should a chartered accountant who works from home and is aged 55, the current minimum age for getting a job at an Ontario or B.C. pharmacy, be vaccinated before a 35-year-old warehouse worker or grocery clerk who comes into contact with hundreds of other people every day, and rides mass transit to work?

If Canada wants April to be the last ride on the lockdown roller coaster, we have to start focusing far more vaccinations on workplaces and neighbourhoods with high infection rates. Every vaccination helps to break the chain of community transmission and protects people of all ages. That’s why it’s time to prioritize vaccines for essential workers, as LTC residents once were.

Business Leaders Polarized On Usefulness Of Vaccine Passports

By Richard Warnica, Toronto Star, April 6, 2021

Canadian business leaders are sharply divided on one of the core issues that could define the country’s immediate post-pandemic landscape. According to a new survey by Modus Research, managers and executives across Canada have deeply held, but deeply polarized views on the idea of using vaccine passports or immunization certificates to allow some Canadians more access sooner to businesses and workplaces. It is an issue that could come to touch almost every aspect of Canadian life, as the country’s slow vaccine rollout creates an ever-larger pool of the immunized eager to get back into restaurants, movie theatres and in-person meetings with colleagues. But if the survey results are any indication, the debate over vaccine passports could easily and rapidly tilt toward the extremes. “People are not neutral about this,” said Dan Kelly, president and CEO of the Canadian Federation of Independent Business. The last time Kelly spoke to the Star about the idea of vaccine passports, he received a deluge of hate mail, including some from his own members. “Holy crap, did I get heat,” he said.

For Kelly, the idea of immunization certificates is likely too polarized for any politician to consider, at least for domestic use. “Based on my read of what’s happening politically — and the prime minister’s already thrown two buckets of cold water on the idea — I suspect that vaccine passports are probably more of a media story than they are something that will actually materialize other than for border crossings,” he said. The only context in which he expects to see them is in the tourism sector, possibly as soon as this summer, when fully vaccinated Americans could be given carte blanche to enter Canada without any kind of quarantine.

Read Story (Subscription Required): https://www.thestar.com/business/2021/04/06/business-leaders-polarized-on-usefulness-of-vaccine-passports.html?source=newsletter&utm_content=a09&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_50743

COVID-19 Vaccine Passports Are Coming. What Will That Mean?

Scores of plans to verify immunity are in the works. But there are even more questions about how they’ll use data, protect privacy—and who gets certified first.

By Maryn McKenna, Wired, April 2, 2021

https://www.wired.com/story/COVID-19-vaccine-passports-are-coming-what-will-that-mean/?utm_source=pocket-newtab

Sometime soon, you might arrive at an airport or a stadium or a restaurant, open an app or flash a card, and be admitted to a place or experience that was denied you during the pandemic. You will have just deployed a vaccine passport, a certification of either vaccination status or immunity following a natural infection that confirms you no longer pose a risk to others.

“Soon” is right now in Israel, where a passport debuted in February that lets vaccinated people attend events and patronize restaurants and gyms in the country, and in Estonia and Iceland, where proof of vaccination allows non-citizens to enter without quarantine. Soon is probably the near future for other rich countries that vaccinated their citizens early—including in the United States, where the Biden administration has committed to the concept of vaccine passports and is pushing the Department of Health and Human Services to set standards for competing private-sector products.

But soon is nowhere in reach for the low- and middle-income countries that have received only a small number of vaccines or haven’t been able to begin their vaccination campaigns. Which means the arrival of vaccine passports could let affluent societies reach the far side of the pandemic while poor ones are still waiting to be protected from it, reinforcing the economic divides that the pandemic made so evident.

There are so many proposals for what might make up vaccine passports—where the data is held, how frameworks are built to protect it, what the app that delivers it looks like—that it's a little early to talk about their final form. But experts say there will be no escaping their development and that it is not too soon to discuss whether they will endanger privacy, exacerbate inequity, and create a two-tiered world.

“There is an inevitability to this,” says Alexandra Phelan, an international law scholar and faculty member of the Center for Global Health Science and Security at Georgetown University School of Medicine. “Fundamentally, governments are wanting to implement these mechanisms, because they are not only about protecting public health but about restarting the economy and removing barriers to travel.”

Vaccine passports are tricky to talk about, because they are not yet well-defined. “Passport” implies a document endorsed by a state that establishes citizenship and guarantees diplomatic protection. What is being discussed is more like the World Health Organization’s “yellow card.” That document’s actual name is the International Certificate of Vaccination or Prophylaxis, a form that was created in the 1930s to indicate that travelers have received certain vaccines but that isn’t certified by individual governments. (Except indirectly: Physicians holding state or national licenses sign the vaccine records on the card.)

The yellow card primarily attests to yellow fever vaccination, because anyone infected with that disease could unknowingly carry it to a virus-free country and seed it among mosquitoes there. (Trivia: The card doesn’t get its name from the disease but rather from the color of its sturdy cardstock, which can withstand being folded up inside a passport and handled a lot.) It is not currently used to certify COVID-19 vaccination, though some experts have recommended that adding it would be a simple fix.

“‘Passport’ is kind of a misnomer. ‘Digital certification of vaccination status,’ or something like that, is probably more applicable,” says Josh Michaud, associate director for global health policy at the Henry J. Kaiser Family Foundation, which is preparing a briefing document on them. “But passports is the name that we’re probably stuck with, unfortunately.”

Meanwhile, the conflation of evidence of immunity with proof of citizenship—and the next-step conclusion that national identity implies a national mandate to be vaccinated—is making vaccine passports the latest missile in the culture wars. They were derided on several Fox News programs earlier this week, and on Tuesday, March 30, Florida governor Ron DeSantis threatened to ban them from being used in his state.

Thus far, only a few certifications offered in the US could be construed as a passport. In March, the state of New York began using Excelsior Pass, an app developed by IBM that draws on the state’s vaccine registry to verify vaccination status for people who want to attend events or go to venues for which the state has set capacity limitations. Nationally, people who receive their vaccines at Walmart and Sam’s Club pharmacies can have them certified via standards developed by the Vaccination Credential Initiative, a coalition of non-profits and companies including Microsoft, Salesforce, and the Mayo Clinic. Walmart draws on the chains’ pharmacy records and can report results to several existing health record apps. Both the Walmart effort and the New York app deliver confirmations via QR codes that can be kept on a phone or printed out.

More such programs are coming. European Union officials have announced plans to develop a “digital green certificate” by this summer in hopes of rescuing the tourism season, and the African Union and Africa CDC are developing a My COVID Pass to allow safe border crossing across the continent. The World Health Organization has convened a “smart vaccination certificate” working group to develop international standards. The Ada Lovelace Institute in the United Kingdom maintains a list of countries that have launched passports or expressed plans to create them. Sponsors and developers who have expressed interest include the World Economic Forum, the International Chamber of Commerce, the International Air Transport Association, the Linux Foundation, MIT, Brown University, MasterCard, the Canadian national health care system, the PathCheck Foundation (which developed open source contact-tracing apps), and an array of smaller companies.

The aim of all these efforts is to re-open free movement globally, but one example, the Chinese government’s proposed passport, demonstrates they can have layered goals. The government has announced it will only admit travelers who can prove they received Chinese-made vaccines. But since those formulas have not been approved by the US or EU, the passport represents a de facto bar to travelers from those areas—or a subtle boost to the desirability of the Chinese vaccines, which China has been offering to governments around the world.

It’s already understood that rich countries have bought up and administered most of the extant vaccine supply. This means that, once vaccine passports become available, the citizens of rich countries will be the first to benefit from the travel privileges they will confer.

“This reflects historic and ongoing injustices,” says Phelan, who co-wrote a March New York Times op-ed with epidemiologist Saskia Popescu arguing that the inequality of vaccine passports could extend the pandemic. “One of the few leverages we have now on high-income countries to share vaccines, aside from it being the right thing to do, is the desire to get back to international travel and opening borders. That leverage will be lost if we move toward high-income countries going back to what they consider normal.”

The potential injustice isn’t only among nations. Many of the proposed passports rely on smartphone apps. That seems a reasonable move, given the paper yellow card has been counterfeited in the past, and faked COVID-19 vaccination cards are being reported now. But though most people in the US own some kind of mobile phone, one out of five doesn’t possess a smartphone—and those who don’t are clustered in higher age groups, lower income ranges, and among minority communities.

“What happens if they need to show that they've been vaccinated to get into a grocery store or a pharmacy, and that's not something that their phone is capable of doing?” asks Maimuna Majumder, a faculty member in the Computational Health Informatics Program at Boston Children's Hospital and Harvard Medical School. “I don't think that anybody who's trying to create a smartphone app for a vaccine passport is thinking through that lens. That creates a situation where you're going to have to back-engineer solutions, which from a software development point of view is not something that you want to be doing.”

It’s worth pointing out that the people less likely to own smartphones are also, in many cases, members of groups who have had difficulty accessing vaccination—and, in addition, members of groups who are entitled to distrust that the US government has their welfare in mind.

“We need to make sure we're not creating more disparities than already exist in our health system,” said Justin Beck, founder of Kontakt World, which works with the PathCheck Foundation on contact tracing and vaccine administration apps. “Those go beyond just smartphone usage, to: What if people aren't literate? What if they don't speak English? What if they have real reasons why they're not getting vaccinated? Passports raise a lot of equity issues that go beyond smartphone use, and we'll have to spend a lot of time and resources overcoming them.”

But minority groups aren't the only slices of the US who face difficulty getting vaccinated and therefore wouldn't qualify for a passport. Children are not yet eligible for the shots; there has been hesitancy among pregnant women; and Catholic bishops have raised objections to one of the authorized vaccines. Plus, access to vaccines has varied so much by state that large numbers of working-age adults who would like to be vaccinated haven't qualified yet. Until they get the shot, they can't have a passport, either.

The flip side of the problem of exclusion is worries over privacy: Where is the data on vaccination status held, how much gets shared, what will the incentives be to access it inappropriately? Those are the same concerns that kept contact-tracing apps from being widely used in the US last year. In a recent Daily Beast op-ed coauthored with Divya Ramjee, a criminal justice researcher and senior fellow at American University's Center for Security, Innovation, and New Technology, Majumder argues that communities of color are more likely to face routine requests to give up their privacy in order to qualify for government assistance or because they belong to immigrant groups that are more likely to be surveilled. Any app that feels like a similar invasion will encounter resistance, she predicts.

The vaccine-passport discussion feels like it has arrived suddenly, maybe because, up to this point, governments were more focused on developing shots than envisioning life on the far side of a vaccination campaign. But if passports are intended to nurture the global economy as well as public life within nations, they have to adhere to standards of digital identity and interoperability that are mutually agreed on—and those discussions are just starting now.

“Governments are still trying to do their own thing, because they feel that they need to own the data, without really understanding that you can build a system in one country, but someone else has to be able to accept data from it,” says Chami Akmeemana, the CEO of Convergence.tech, whose Trybe.ID Travel Pass certifying vaccinations and test results has been adopted by the government of Singapore. “Right now there's not a lot of alignment.”

The paradox of vaccine passports, or whatever they end up being called, is that a tool meant to unite the world after lockdown could instead end up balkanizing it into closed systems where only certain apps are accepted, only certain vaccine brands are welcome, only some documentation is accessible. Those predictable dangers make it necessary to proceed carefully. Otherwise, Phelan says, “this can potentially undermine international peace and security, and the solidarity that's needed for the post-pandemic recovery to go forward.”

Battle Rages In The US Over Vaccine Passports

By Rebecca Klar, *The Hill*, March 31, 2021

[Battle rages over vaccine passports \(msn.com\)](https://www.msn.com)

Republicans are up in arms over the possibility that businesses and local governments may require vaccine passports for people to get access to certain activities, buildings or events.

Florida Governor Ron DeSantis (R) has urged his state's GOP-controlled legislature to pass a law forbidding passes showing proof of coronavirus vaccination, while vowing to take executive action. Congressional Republicans have similarly slammed the passports, framing them as invasive.

The Biden administration has said it will provide guidance on the matter, but signaled the decisions will largely be left up to local governments and business owners.

"We're going to provide guidance, just as we have through the [Centers for Disease Control and Prevention]," White House press secretary Jen Psaki said Monday. "There's currently an inter-agency process that is looking at many of the questions around vaccine verification."

Supporters of the idea say it will help boost businesses - especially in hard-hit industries like travel and entertainment - as COVID-19 restrictions are scaled back and more Americans receive vaccines.

"The cruise lines, for instance, want to get people back on cruises. Airlines want to get people back traveling. And quite frankly, I want to get back traveling again as well, because I haven't been on an airplane since March and I used to travel all the time," said Tim Paydos, global vice president of IBM's government industry business.

"I only want to get on that airplane if I feel reasonably safe that everyone in there is healthy, and that the airline is taking care of me. And so that's what this is really all about," he added.

Paydos said IBM is in talks with "just about every state" and federal agencies about such passes.

Requiring vaccine passports could allow industries that have been closed off for much of the past year to reopen while minimizing the risks of spreading the virus. And proponents say virtual passes would speed up the verification process.

In New York, which last week became the first state to formally launch a virtual pass, the voluntary information is being touted as helping the state boost businesses that faced some of the toughest restrictions during the pandemic.

For example, New York recently expanded the number of permissible wedding guest attendees from 50 to 150 - as long as all attendees have proof of a negative test result or vaccination. Similar requirements have been made as the state allows sports fans back into stadiums and arenas.

New York's Excelsior Pass, created in partnership with IBM, allows people to show if they have been vaccinated before attending events where proof is required.

Connecticut Governor Ned Lamont (D) on Monday signaled his state may launch a similar pass in the coming months.

"I think it's a little premature, only in that not everyone has the vaccine available to them yet. But I like to think within a month or two when broadly available, I think you will see some type of vaccine passport or validation ... probably led by the private sector," Lamont said at a press briefing.

Some Republican governors, though, are fiercely pushing back on such efforts.

DeSantis vowed on Monday to take executive action this week to ban the passes.

"It's completely unacceptable for either the government or the private sector to impose upon you the requirement that you show proof of vaccine to just simply participate in normal society," he said at a press conference.

South Dakota Governor Kristi Noem (R) slammed the Biden administration for "one of the most un American ideas in our nation's history," even though the administration has yet to provide any guidance on the matter.

"The @joebiden #COVIDPassport proposal is one of the most un American ideas in our nation's history. We as Americans should oppose this oppression," Noem tweeted Monday night.

Congressional Republicans have also joined the chorus of criticism.

Representative Lauren Boebert (R-Colo.) tweeted that "Vaccine Passports are unconstitutional," while Rep. Jim Jordan (R-Ohio) used it as a chance to ramp up criticism of President Biden's immigration policy.

A New York state official pushed back on the GOP criticism that such passports are invasive, telling The Hill that the Excelsior Pass provides less information than residents would otherwise need to show.

The pass lets users verify that they have met either the vaccine or testing standard and then flash a QR code to enter, as opposed to providing specific documents showing a negative test or a vaccine card.

Moreover, the state guidance does not require the Excelsior Pass to show proof. Residents choose to instead show print documents to enter events where proof is required, the official said.

A requirement to show proof of vaccination is not unprecedented, particularly when it comes to international travel. Yellow cards, for example, are required to show proof of yellow fever vaccination before traveling to certain countries.

The International Air Transport Association is testing a COVID-19 passport, called the Travel Pass, that will allow passengers to provide information about testing and vaccination, in addition to checking the COVID-19 requirements for their destination.

Although the group does not support mandatory vaccine requirements for air travel, products such as the virtual Travel Pass could ease the process to help international travel come back if countries decide to put such requirements in place, said spokesperson Perry Flint.

Even with international travel at a fraction of pre-pandemic levels, existing requirements to show a negative coronavirus test are already causing hours-long waits, and the lack of digital passes to provide testing or vaccination proof would cause "enormous jams" in airports, Flint said.

"Forget about 6 feet, there's going to be lines out the door," he added.

Former Representative Justin Amash, a Michigan Libertarian who left the Republican Party after voicing support for former President Trump's impeachment, dismissed arguments that passes showing proof of COVID-19 vaccinations are similar to requirements already in place for certain forms of travel.

"Let's get the terms clear: A 'vaccine passport' is not 'what we already do.' It's not proof of vaccination for international travel or schooling. It's proof of vaccination for everyday living-groceries, restaurants, movies. It's disingenuous to conflate the former with the latter," Amash tweeted Monday.

"No vaccine passport. It doesn't get much more dystopian than being required to show your 'health papers' wherever you go," he said in a separate tweet.

Although the Biden administration has not detailed its plans for any passport guidelines, Psaki on Monday said the White House will not create a federal mandate requiring all residents to obtain a single vaccination credential, nor create a centralized, universal federal vaccination database.

She declined to share a timeline on when the guidelines will be released.

As for the creation of such passports, the Biden administration said it is largely leaving that responsibility up to the private sector.

"This is going to hit all - all parts of society. And so, naturally, the government is involved," said Andy Slavitt, a White House senior adviser on COVID-19. "But unlike other parts of the world, the government here is not viewing its role as the place to create a passport, nor a place to hold the data of citizens."

"We view this as something that the private sector is doing and will do," he added.

Likely Legal, 'Vaccine Passports' Emerge As The Next Coronavirus Divide

By Sheryl Gay Stolberg and Adam Liptak, New York Times, April 7, 2021

[Likely Legal, 'Vaccine Passports' Emerge as the Next Coronavirus Divide \(msn.com\)](#)

Cathay Pacific airlines, convinced that digital proof of coronavirus vaccination will bring about the return of safe international travel, asked its pilots and crew to try out a new mobile app that showed their vaccination status on a recent flight from Hong Kong to Los Angeles.

New York has rolled out “Excelsior Pass,” billed by the state as “a free, fast and secure way to present digital proof of COVID-19 vaccination” in case re-opening sports and entertainment venues require proof of attendees’ status.

And Walmart, the nation’s largest private employer, is offering electronic verification apps to patients vaccinated in its stores so they “can easily access their vaccine status as needed,” the company says.

Around the country, businesses, schools and politicians are considering “vaccine passports” — digital proof of vaccination against the coronavirus — as a path to reviving the economy and getting Americans back to work and play. Businesses especially fear that too many customers will stay away unless they can be assured that the other patrons have been inoculated.

But the idea is raising charged legal and ethical questions: can businesses require employees or customers to provide proof — digital or otherwise — that they have been vaccinated when the coronavirus vaccine is ostensibly voluntary?

Can schools require that students prove they have been injected with what is still officially an experimental prophylaxis the same way they require long-approved vaccines for measles and polio? And finally, can governments mandate vaccinations — or stand in the way of businesses or educational institutions that demand proof?

Legal experts say the answer to all of these questions is generally yes, though in a society so divided, politicians are already girding for a fight. Government entities such as school boards and the Army can require vaccinations for entry, service and travel — practices that flow from a 1905 Supreme Court ruling that said states could require residents to be vaccinated against smallpox or pay a fine.

“A community has the right to protect itself against an epidemic of disease which threatens the safety of its members,” Justice John Marshall Harlan wrote in *Jacobson v. Massachusetts*, the 1905 case.

Private companies, moreover, are free to refuse to employ or do business with whomever they want, subject to only a few exceptions, ones that do not include vaccination status. And states can probably override that freedom by enacting a law barring discrimination based on vaccination status.

But as the nation struggles to emerge from the worst public health crisis in a century, the arrival of digital vaccine verification apps — a modern version of the World Health Organization’s “yellow card” that provides international proof of yellow fever vaccination — has generated intense debate over whether proof of vaccination can be required at all.

On Tuesday, April 6, Governor Greg Abbott of Texas became the latest Republican governor to issue an executive order barring state agencies and private entities receiving funds from the state from requiring proof of vaccination. The World Health Organization, citing equity concerns, also said on Tuesday, April 6 that it currently did not support mandatory proof of vaccination for international travel.

Others are moving forward. Universities such as Rutgers, Brown and Cornell have already said they will require proof of vaccination for students this fall. The Miami Heat this week became the first team in the NBA to open special “vaccinated only” sections.

And though businesses have yet to announce outright bans on unvaccinated clientele, some states and technology firms are preparing: at least 17 companies or non-profits are developing websites or apps that might be used by sporting venues, restaurants and other businesses seeking to keep their customers and employees safe, according to Joel White, the executive director of the Health Innovation Alliance, a broad coalition of health providers, tech companies, employers and insurers.

Airlines including JetBlue and United are also testing the “CommonPass” app, developed by The Commons Project, a non-profit trust dedicated to using technology to help people control their personal information. Airlines for America, the trade group for the nation’s major carriers, opposes making proof of vaccination mandatory for air travel but would like a clean, easy way for travelers to show their status. Other countries may require proof of vaccination, and the apps can also be used to prove negative coronavirus test results, which the United States requires for international travelers.

“On the face of things, requiring proof of vaccination seems a lot like, ‘No shoes, no shirt, no service,’” said Mark Tushnet, a law professor at Harvard.

The Centers for Disease Control and Prevention already provides everyone who is vaccinated a card that can serve as proof, and people can always carry paper records of negative coronavirus tests. But industry leaders liken digital vaccination apps to security screening services such as TSA PreCheck; it is not required, but it might make the travel experience smoother.

In Israel, a “Green Pass” is already in place and allows vaccinated citizens to go to restaurants, concerts and sporting events.

Backers of digital vaccination cards are pressing the Biden administration to become involved, at least by setting standards for privacy and for verifying the accuracy of the records.

The White House is clearly skittish.

“The government is not now nor will we be supporting a system that requires Americans to carry a credential,” Jen Psaki, the White House press secretary, said on Tuesday, April 6. “There will be no federal vaccinations database and no federal mandate requiring everyone to obtain a single vaccination credential.”

She promised that the administration would provide some form of guidance — most likely in the form of questions and answers — about privacy, security, discrimination and concerns.

Last week, the chief technology officer of the Department of Health and Human Services held a conference call with state and local health officials, who are mystified by the administration’s reticence.

“It’s going to be necessary to have this, and there is going to have to be some kind of system where it’s verified,” said Dr. Marcus Plescia, the chief medical officer of the Association of State and Territorial Health Officials. “I think everybody in our network is a little bit perplexed by the way the federal government seems to be at arm’s-length with this.”

One arm of the government has offered some help: the Equal Employment Opportunity Commission has told employers that they can mandate coronavirus vaccination because public health comes first. But if an employee cannot get vaccinated because of a disability or a sincerely held religious belief, and the company cannot make an accommodation, the agency said, “then it would be lawful for the employer to exclude the employee from the workplace.”

Conservatives and libertarians, though, are resisting such mandates. Governor Ron DeSantis of Florida on Friday, April 2 signed an executive order barring businesses from requiring patrons or customers to show vaccine documentation, under penalty of losing state contracts. Mississippi’s Republican governor, Tate Reeves, said on Sunday, April 4 that he too opposed the idea.

That has left technology executives such as Stanley Campbell in the lurch. His firm, EagleForce, which specializes in health records, has created “myVax,” a digital platform that, he said, might even be used by farmers to screen their workers. Mr. Campbell, a Florida native, pitched the idea to Florida’s agriculture commissioner last week — a day before Mr. DeSantis issued his ban.

“It’s not really a political football, which is what they keep using this thing as,” said Mr. Campbell, whose wife, Cheryl Campbell, is also a health care technology expert and recently joined the Biden administration. “It’s sad because Florida could lead the nation in this if we just took a minute to talk and think it through.”

Mr. DeSantis’ order has already altered the back-to-school plans for Nova Southeastern University, based in Fort Lauderdale, which had announced a policy for returning students to be vaccinated. The university’s president and chief executive officer, George Hanbury, said the university was reviewing the order and planned to follow it.

“We’re not trying to do anything but protect our students,” he said.

Republican critics say vaccine passports raise the specter of centralized databases of vaccinated people, which they view as a government intrusion on privacy.

“A vaccine passport—a unified, centralized system for providing or denying access to everyday activities such as shopping and dining—would be a nightmare for civil liberties and privacy,” Justin Amash, a former Republican congressman who is now a libertarian, wrote on Twitter last week.

But, in fact, every state already has a database, or an “immunization registry.” And under “data use agreements,” the states are required to share their registries with the CDC, though the agency de-identifies the information and not all states have agreed to provide it.

And digital vaccine cards are not new. STHealth, an Arizona-based health care technology company, created an app called MyIR — my immunization record — about five years ago with the idea of helping parents who need their children’s vaccination records for school or camp. The app, which is free, connects with the immunization registries of five states and can verify vaccination data for those states’ residents.

“We never built it as a digital passport kind of thing because that wasn’t an issue at the time,” the company’s chief executive officer, Mike Popovich, said in an interview. “But here in Arizona, I got my COVID shot and four hours later, I could use that to take a look at my record that had been reported to the state information system — and there it was.”

With apps already proliferating, the Health Innovation Alliance sent a letter last month to Jeffrey D. Zients, the White House coronavirus response coordinator, calling on the administration to set standards. Mr. White, the organization’s executive director, said the group had not gotten an answer.

He said he understood his fellow Republicans’ concerns, but disagreed.

“We live in a free society where people are free to work or not, to go to concerts or not, to go to restaurants or not,” Mr. White said. “And when you are dealing with a highly infectious disease that is transmissible particularly in closed spaces — and that can kill you — it is not unreasonable for businesses in a free society to protect their employees and protect their patrons by asking people if they have been vaccinated.”

WHO Does Not Back Requiring Vaccination Passports For Travel ‘At This Stage,’ Spokeswoman Says

By Reuters, April 6, 2021

https://www.theglobeandmail.com/world/article-who-does-not-back-requiring-vaccination-passports-for-travel-at-this/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-4-6-20&utm_term=Coronavirus%20Update:%20Scientists%20suggest%20GPHIN%20operate%20independently%20of%20government&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb

The World Health Organization does not back requiring vaccination passports for travel due to uncertainty over whether inoculation prevents transmission of the virus, as well as equity concerns, a spokeswoman said on Tuesday.

“We as WHO are saying at this stage we would not like to see the vaccination passport as a requirement for entry or exit because we are not certain at this stage that the vaccine prevents transmission,” WHO spokeswoman Margaret Harris said.

“There are all those other questions, apart from the question of discrimination against the people who are not able to have the vaccine for one reason or another,” she told a UN news briefing.

The WHO now expects to review China’s COVID-19 vaccines Sinopharm and Sinovac for possible emergency use listing around the end of April, Harris said.

“It’s not coming as quickly as we had hoped because we need more data,” she said, declining to provide more information, citing confidentiality.

WHO director-general Tedros Adhanom Ghebreyesus appealed last month to countries with excess vaccine supplies to donate 10 million doses urgently to the COVAX facility which it runs with the GAVI vaccine alliance. Export restrictions by India left the vaccine-sharing program short of supplies of AstraZeneca's vaccine made by the Serum Institute of India.

Harris said she had no update on any countries stepping forward, adding: "We are very much looking for more vaccine."

COVID-19 Passport Pilots Proposed By UK Government As Way Out Of Lockdown

By Eoin McSweeney, CNN, April 4, 2021

[COVID-19 passport pilots proposed by UK government as way out of lockdown \(msn.com\)](#)

The UK government says it plans to trial COVID-19 passports at snooker tournaments, comedy clubs and soccer matches over the coming weeks.

As the country re-opens, ministers hope the "COVID-status certification" system will allow those who are vaccinated, have had a recent negative test or a positive test within six months to return to theatres, football matches, cinemas and other events.

Several countries consider some form of COVID-19 status verification as a viable way to make it quick and easy for individuals to attend events or board flights, but critics are worried the passports will harm fundamental freedoms and risk discrimination.

The UK pilot, which will be discussed in detail Monday by Prime Minister Boris Johnson, will test the effectiveness and transmission risks of the government's re-opening plan and starts on April 16 at Liverpool's Hot Water Comedy Club. Other events and venues listed for April are the World Snooker Championship at Sheffield's Crucible Theatre, the FA Cup Semi Final at Wembley Stadium in London, and Luna Cinema in Liverpool.

"We have made huge strides over the past few months with our vaccine programme and everyone in the country has made huge sacrifices to get us to this stage in our recovery from COVID-19," Johnson said in a statement on Saturday. "We are doing everything we can to enable the re-opening of our country so people can return to the events, travel and other things they love as safely as possible, and these reviews will play an important role in allowing this to happen."

The National Health Service is developing paper and digital methods for citizens to prove their COVID-19 status. The government stressed that passports will not be needed to travel on public transport or enter essential shops.

More than 70 MPs this week joined civil liberties groups such as Big Brother Watch in launching a campaign railing against the proposed use of documents allowing people access to certain domestic venues. Senior politicians such as former Labour Party leader Jeremy Corbyn and Liberal Democrat leader Ed Davey were signatories to a statement which said vaccine passports are "divisive and discriminatory."

Davey described the passports as "illiberal and unworkable" in a tweet on Friday, April 2.

"Work is ongoing with clinical and ethical experts to ensure appropriate exemptions for people for whom vaccination is not advised and for whom repeat testing would be difficult," the government said in Saturday's statement.

A tourism minister said Sunday the certification was "one of the tools" the government is looking at to "help us get back to the things that we love."

"We're very conscious and very aware of the ethical considerations around vaccination certification," Nigel Huddleston told CNN affiliate ITN. "The key purpose of looking at this option is to see how it can enable us to open up, getting back to the things that we want to do sooner... Lots of businesses tell me opening is one thing, but what we really need to do is be able to open profitably and as long as social distancing is around, then that causes real challenges for us to be able to open as viable businesses again."

International travel from the UK is still banned until May 17, but after that date the government will implement a "traffic light" system. Travelers arriving from "green" countries will not have to isolate while those from "red" or "amber" will continue to be restricted to the mandatory quarantine policies currently in place.

The American Civil Liberties Union said this week that plans to roll out a standardized vaccine passport must account for social inequalities and privacy rights and anything less is a "non-starter." Several organizations and tech companies have already started developing smartphone apps and other digital systems to store and verify vaccination information.

Florida Governor Ron DeSantis signed an executive order on Friday, April 2 banning the use of COVID-19 passports in the state. The order prohibits any government entity from issuing vaccine passports and blocks businesses from requiring any such documentation.

Vaccinated Snowbirds Say They're Being 'Punished' With Canada's COVID-19 Hotel Quarantine

By David Lao, Global News, April 4, 2021

[Vaccinated snowbirds say they're being 'punished' with Canada's COVID-19 hotel quarantine \(msn.com\)](#)

Some among the thousands of snowbirds flocking back to Canada for the spring are expressing frustration over having to undergo the federally mandated hotel quarantine -- even after getting shots of the COVID-19 vaccine.

The new quarantine measures, which went into effect in late February, include additional PCR tests for those flying back once they arrive as well as up to three days of quarantine at a hotel -- which could cost an ample \$2,000 that travelers have to pay on their own dime.

The reason for the restrictions -- at least according to Health Canada and several immunology experts -- is that while vaccines are effective at preventing severe illness in those who have contracted the disease, it still isn't clear if getting a jab prevents a person from spreading the virus.

Still, Canadians returning from popular snowbird locations such as Florida have expressed furor at the federal government's mandate.

"I'm a Canadian Snowbird who has been in Florida since December fully vaccinated 2 SHOTS Florida has vaccinated 8.5 million in the state," wrote one person on Twitter.

"But I'm being punished when I come home in this political stunt COVID hotel."

"All of us snowbirds returning to Canada will be fully vaccinated, thanks to the U.S. giving us the vaccine. And yet you still want us to hotel quarantine when we could more safely quarantine at home," wrote another user.

In previous interviews with Global News, Canadian snowbirds also expressed frustration over the strict measures, saying that they shouldn't be forced to quarantine like other incoming Canadian travelers.

Gerald and Robert Smith-Berish, a Greater Toronto Area couple vacationing who left for Florida in December said they were able to get fully vaccinated there in January.

Both argue that since they were able to get the vaccine, they should at least be able to quarantine at home instead of having to spend three days at a hotel on their own dime.

"We would have no trouble getting a test, showing our vaccination certificates, getting on a plane, flying to Toronto," Berish said to Global News in a February interview.

"But then (the government wants) to lock us into a hotel."

The Canadian Snowbirds Association (CSA) voiced discontent over the measures as well.

"To force Canadian citizens to pay over \$2,000 for three nights of accommodation in a government-approved hotel is unreasonable and will be a financial hardship for many," wrote CSA President Karen Huestis in a February 1 letter to Transportation Minister Omar Alghabra.

"While the CSA is supportive of point of entry testing for COVID-19 at all Canadian airports and land crossings, we are firmly opposed to the imminent mandatory hotel quarantine measure to be imposed by the federal government."

Still, some have also expressed support for the quarantine measures as Canada heads into a third wave of the pandemic which federal modelling predicts to potentially surpass 12,000 daily cases.

"Last year, 1,000s of people violated quarantine. They proved they can't be trusted. Hence the government-mandated hotels," tweeted user Lori Sirianni.

Since the start of the pandemic, hundreds of fines have been issued to those flouting the federal Quarantine Act. In B.C. alone, at least 118 violation tickets were issued, according to police agencies there.

Previous Ipsos polling released on the heels of the measures found that the vast majority of Canadians supported the new travel restrictions, while very few agreed that exceptions should be made for snowbirds currently south of the border.

The poll found that while 41 per cent of Canadians thought some exceptions should be made for those who left the country before the new rules were announced, that sympathy fizzled to 31 per cent when it came to whether "we need to be more supportive of the needs of Canada's 'snowbirds' who travel to second homes or longer-term rentals in places such as Florida, Arizona, and Mexico."

"Interestingly, the people who are hardest on snowbirds are older Canadians, which suggests that they're making different choices than the people that they're seeing who are travelling south and taking on their usual snowbird lifestyle," Darrell Bricker, CEO of Ipsos Public Affairs, said in a previous interview with Global News.

"Or maybe there's a few people who would like to be snowbirds who are upset that other people can do it, but (there's) not a lot of sympathy for snowbirds right now."

Despite the mandatory hotel quarantine remaining a requirement for those flying into the country, that same restriction currently does not apply to those crossing over any of the Canada-U.S. land borders.

While it's still unclear whether a significant amount of snowbirds will instead be opting to stay in place or drive back home, some travel companies have viewed those restrictions as a business opportunity themselves -- with ads and deals targeted specifically at those wanting to return back home.

Finish-Line Anxiety Is Now The Defining Feature Of Pandemic Life

Vaccines Have Created The Illusion That The Pandemic's End Is Close At Hand. It's Giving Rise To Competitiveness, Frustration, Envy And Utter Carelessness. Meanwhile, The Third Wave Is Just Getting Started

By Philip Preville, Special To The Globe and Mail, April 3, 2021

<https://www.theglobeandmail.com/opinion/article-finish-line-anxiety-is-now-the-defining-feature-of-pandemic-life/>

At the beginning of March, I made what felt like a momentous decision: I decided to book a family summer vacation. Things were looking up at the time. COVID-19 case counts were on the wane. Vaccine shipments to Canada had resumed, immunization clinics were gearing up and two more vaccines had just been approved for use. I confidently put a deposit down on a cottage in Prince Edward Island for early July and booked hotel stays for the two-day drive to Souris from my home in Peterborough, Ont.

Since then, I've watched my vacation go up in smoke.

Canada is now in the midst of a brutal third wave, and hospital ICUs are nearing capacity. The Atlantic Canada premiers have announced the return of their regional travel bubble. Ontario can't seem to get its act together, lifting many public-health restrictions in February and March amid rising case counts, then imposing a month-long lockdown on Thursday that appears full of loopholes. And Canada's vaccination campaign is beset with problems. If this keeps up, I fear travel restrictions are sure to follow.

I think both the Trudeau and Ford governments have done a poor job managing the pandemic. It's not just because I think they could handle the vaccine rollout better. It's also because they keep messing with my plans.

Like everyone else, I'm utterly worn down by the pandemic. Just one month ago the finish line was in sight, and it gave me a jolt of energy and optimism. Then spread of virus variants and inept governments moved the yardsticks.

I am not alone in my predicament, and the frustration goes far beyond personal travel. Vaccines have given us all hope for playdates and date nights, for backyard barbecues, for small business survival, for steady work, for the sight of our children hugging their grandparents.

We would not permit ourselves such visions were it not for the appearance of the finish line.

Last fall, when there was no end in sight, we all came to terms with running a perpetual race without end, believing that we had to adapt our routines and keep them that way. Now that we can see the finish line, we are dreaming of life on the other side. And rather than relieving our anxiety, it's only making it worse.

In 1932, the Yale University psychologist Clark Hull, noticing how rats in a maze moved faster as they approached their food-pellet reward at the end, posited what's known as the goal gradient hypothesis: The closer organisms get to achieving a goal, the harder they work to get it. It's a form of anxiety in itself, a clinical way of describing what's commonly called the mad dash to the finish: increased alertness, competitiveness, anticipation and effort.

Vaccination is more than just the jab; it now symbolizes the finish line. In the public imagination, "the race to the finish" is quickly supplanting "the war against the virus" as the dominant narrative frame for making sense of the pandemic. And we have all, whether we realize it or not, become captive to its logic.

Christopher Ankersen, a clinical associate professor at the Center for Global Affairs at New York University and a former member of the Canadian Armed Forces, has been studying the effects of narrative framing on the pandemic. His own work has focused more on the war narrative but, as he says, "all framing is problematic. No matter which framing you use, you get trade-offs and side effects."

In Prof. Ankersen's view, narrative framing always serves a social purpose, particularly in terms of what he calls taming effects. "Taming puts things into some social order," he explains. "It's basically a disciplining effect. The framing doesn't just make the situation relatable, it's about making it relatable so that certain things can kick in" – meaning helpful social attitudes and behaviours.

When the pandemic is framed as a war, its taming effects are more collective in nature: A war effort emphasizes that we are all in this together, that we need to support those on the front lines, that our individual sacrifices are part of a greater common goal. Once the pandemic becomes framed as a race, those collective taming effects are lost. Even a team of runners, as they approach the finish line, compete for position. Individualism supplants community.

This narrative shift has thrown a wrench into Canada's pandemic response, because we have not yet reached the point where we can forgo communal efforts. But Canada's slowpoke vaccination rollout is testing our social cohesion, because it feels like we are losing the race.

Canada's vaccination campaign has been eclipsed internationally by many countries we've typically considered beneath us in status and capability, such as Poland, Finland and Portugal. And watching the United States leapfrog us in a matter of weeks, going from last-place basket case to finish-line victor, has been deeply demoralizing. Hence the question on many people's lips: Does our government still know how to get anything done any more, other than write cheques?

That question typically gets phrased in the abstract, wonkish sense – "whither government in the pandemic era?" – but it's actually one with a cascade of detrimental real-world consequences. If Canadians see this as a race, and if they don't believe their federal and provincial governments can get them all across the finish line in fairly short order, they'll find their own way across.

Queue-jumping is the simplest and most obvious expression of finish-line anxiety. The fewer vaccine doses we have on hand, the more our governments stratify the population to prioritize who gets access to them: the elderly, those with pre-existing medical conditions, front-line health workers, disadvantaged groups, restaurant staff and so on.

Meanwhile, as the third wave rolls in, promising more hospitalizations and deaths than ever before – particularly among younger, otherwise healthy adults who are last in line for vaccination – the stratification process becomes an existential threat. It feels a bit like being passed over for a spot in the bomb shelter.

No wonder, then, that people are using connections, money and deceit to butt in line. The more finish-line thinking takes hold the more such behaviour seems rational, and the longer Canada's vaccination campaign languishes the more of it we can expect. Prof. Ankersen argues that shifts in narrative framing also come with shifts in blaming and shaming, in who we hold accountable to whom. So long as the pandemic is a war, we shame others for failing the group. Once it becomes a race, we are more likely to shame ourselves: "If you didn't cross the finish line, it's because you didn't run fast enough, or hard enough – you didn't do what you needed to do."

That's why people take matters into their own hands. For high fliers such as Mark Machin, the former head of the Canada Pension Plan Investment Board who went to the United Arab Emirates to get his job, jumping the queue is a matter of sheer self-interest. If you are a Bay Street deal broker or a Vancouver venture capitalist, and you are watching your competitors in New York, London and Tokyo cross the finish line and return to international travel and deal-making, you'll do what you must to rejoin your business circles.

Finish-line anxiety also helps explain Canada's rising tide of street-level bullhorn rebellion. Every call for an end to lockdowns is, at its core, a demand for a clear finish line. Anti-masking activism is an expression of a basic finish-line impulse: I'm done looking out for others. The same goes for clandestine house parties.

Meanwhile, for those of us still trying to think collectively and act responsibly, all these behaviours act like anxiety loudspeakers. The actions of others keep pushing the finish line further into the distance and booby-trapping the homestretch with outbreaks. That wave of fatigue you're feeling is what happens when you were convinced the end was at hand, only to realize you've still got a long way to go.

None of these realities is lost, I don't think, on our governments. They encouraged the wartime framing during the pandemic's early stages because its taming effects were helpful to them. The race-to-the-finish framing has taken hold more organically, to the point that they, too, are beholden to it.

Finish-line thinking certainly explains the decision by the federal government's National Advisory Committee on Immunization to double the delay between the first and second doses of the approved two-dose vaccines, to four months from two. This is government-sanctioned queue-jumping, allowing healthy adults to butt into line and get their first shot before many elderly people and front-line workers receive the second dose and the full vaccine protection they were promised.

But it also means Canada will be able to administer a first dose to all adults by the summer, moving everyone a tangible step closer to the finish line, shoring up social solidarity and easing our anxiety. Except that NACI recently announced it is now revisiting its second-dose guidelines, and any decision to reverse them will move the finish line further away once again. Just this week, NACI recommended pausing the use of the AstraZeneca vaccine in adults under 55. Where is the blasted finish line now? How long can this go on?

The real finish line, the moment when our lives and work and play can all return to normal, is herd immunity, and it's nowhere near where we want it to be. It is, in fact, a moving target. Its eventual location will depend upon declining global case counts, better medical treatment for the afflicted, second-generation and third-generation vaccines that can counteract emerging variants, and more. Even the world's most knowledgeable scientists, those "cursed with true understanding," as Prof. Ankersen puts it, have no idea where that finish line is located. They'll know it when they see it. Right now, from their vantage point, it's not on the horizon.

The finish line the rest of us think we see, and have been trying to plan our lives around, is a mirage. The Public Health Agency of Canada has yet to release guidelines for how to prevent infection for the four warm, sunny months between our first and second doses, when we are all merely halfway-protected. Chances are we'll be asked to continue physical distancing, wearing masks, and limiting our contacts and our travel. There goes my summer vacation. It will be months yet before your children can hug their grandparents.

This is a brutal reality to face, given the finish-line anticipation we've all been feeling. But all narrative frames are just metaphors to help us make sense of things. They are never a perfect fit for reality, and eventually they let us down. The reality is that we are probably headed for some kind of perpetual management, with public-health bureaus mounting annual vaccination campaigns, hospitals preparing for seasonal surges of infections, and people being asked, during flare-ups, to return to masking and distancing.

Recognizing the reality of a distant finish line is, paradoxically, the best way for people to alleviate their individual anxiety. In an essay in this newspaper last November, writer Alex Hutchinson eloquently summed up the counterintuitive psychology of finish lines: "It turns out that, if you ask yourself, 'Can I keep going?' rather than 'Can I make it to the finish?' you're far more likely to answer in the affirmative."

But while it helps to recognize that the finish line is just a narrative device, mindfulness alone won't make it disappear. It's a social construct, not an individual one; we can manage our personal anxiety, but the social anxiety will still linger. And anxiety on that scale is for governments and their public-health agencies to manage. Officials need to recognize that they have, quite literally, lost the plot on the pandemic. The way they talk about it bears little resemblance to the way the public is thinking about it. People are searching for a finish line; their job is to help guide us toward it, with a realistic assessment of how far remains to go.

"Once the frame has been set in motion it's very difficult to change it, so you have to work the metaphor you've got to get the result you want," says Prof. Ankersen. The challenge here is to keep people believing that the race is a team event, not an individual one. One way for governments to do that would be to talk about the need to "finish strong." The race isn't over, so don't start your final sprint just yet. You've made it possible for others to reach the finish ahead of you, and they'll be waiting when you get there. Don't quit on them now. Prime Minister Justin Trudeau touched upon some of these themes this week, though in the face of widespread anxiety his remarks were timid. Work the metaphor.

Another way for governments to alleviate finish-line anxiety would be to publicly declare a specific, targeted end date for a national adult vaccination campaign and stick to it. That date would not represent the true herd immunity finish line, but it would still be an important milestone with its own cascade of positive effects, including a more sure-footed reopening for business activity and the welcome ability to see a little further into our personal futures. South of the border, U.S. President Joe Biden has been crystal clear: vaccination for all by May 31, and a loosening of restrictions by the Fourth of July. Americans are making plans. Canadians are still hedging theirs.

Since last December, the federal government has provided only a vague assurance that vaccinations would be complete by the end of summer. This week it became clear just how precarious that timeline always was: Mr. Trudeau announced that millions of vaccine shipments would be arriving earlier than planned, yet somehow the end-of-summer finish line didn't budge. No wonder so few Canadians trust it.

The Prime Minister and the premiers should pick a date and say it loud. They should also emphasize what that date means: It's the day when the last stragglers get across the line, with minimal hospital admissions and COVID-19 fatalities between now and then.

Once committed to a date, it would be harder for governments to pursue policy measures that jeopardize it, such as half-measures amid a spiking third wave or constant revisions to second-dose vaccination timelines. They can even use the date as the justification for third-wave lockdowns: If we don't, we won't get everyone across the finish.

And finally, officials should do all they can to move that date closer, without offering false hope or empty optimism. The best vaccination rollouts happen as fast as possible, fully stocked with supply and working to push everyone through in rapid succession, because doing it that way minimizes social conflict and individual anxiety.

That's not going to be possible in Canada for the first dose of the two-shot vaccines; those began last December and will likely take six months to complete. But it should be our governments' objective for the second dose: to procure and deliver it all in six weeks instead of six months. After all, global vaccine production is only going to grow in capacity. The United States projects that it will have an oversupply of vaccine by mid-May. It's distinctly possible to get every Canadian adult fully vaccinated before Sept. 30, if our governments can finish strong. No one expects miracles at this point, but there is time yet to gain some ground.

Canada's vaccination campaign began last Dec. 14 with a photo-op of 89-year-old Gisèle Lévesque receiving the country's very first dose. But the only photo-op that ever mattered is yet to come, when some perfectly healthy twentysomething hoser becomes the last grown Canadian to get the jab. That's the photo finish. That's the moment we can say we made it.

It's Spring, And The Pandemic Is In Full Bloom. Get Ready For More Lockdowns

Opinion By The Globe and Mail Editorial Board, March 31, 2021

<https://www.theglobeandmail.com/opinion/editorials/article-its-spring-and-the-pandemic-is-in-full-bloom-get-ready-for-more/>

April is the cruelest month.

After a long pandemic winter, it was hoped that this would be the month to mark the start of Canada's post-pandemic spring. Instead, April opens with a heavy snow warning, winds picking up and the clouds gathering, in what threatens to turn into this country's worst storm yet.

After a March that came in like a lamb and went out like a lion, Canada is now well and truly in COVID-19's third wave. In fact, the country is effectively in a new pandemic, as new variants displace our reliable old enemy.

The variants are more contagious and more dangerous – Ontario's Science Table recently found they carry a 63 per cent higher risk of hospitalization, 103 per cent higher risk of intensive care unit (ICU) admission and 56 per cent greater risk of death.

A more infectious disease meeting lowered public-health measures has led to a rebound in COVID-19 infections.

After falling steadily since January, the number of British Columbians in hospital is up nearly 50 per cent over the past five weeks. In Alberta, case numbers fell by more than 80 per cent between early December and early March – but the number of daily infections has since doubled.

And in Ontario, the number of people in ICU is now higher than in January, at the summit of the second wave.

In the race between variants and vaccines, the past month has seen Canada losing ground. The pace of vaccinations picked up, but the virus moved even faster.

In the long run, vaccines are going to beat the virus. And with Ottawa expecting to receive tens of millions of doses before Canada Day, the long run isn't that far away.

But in the short run, Canada doesn't yet have enough vaccines to win. That means that most provinces have no option but to re-introduce public health measures in April that they spent March whittling down.

Spring isn't cancelled. But in much of the country, it's going to have to be postponed.

On Monday morning, citing “the start of exponential growth” in infections, B.C. Provincial Health Officer Dr. Bonnie Henry pointed to “gathering indoors” as “the greatest risk to all of us right now.” Indoor dining, indoor group fitness and indoor religious services are all suspended for at least three weeks.

An illustration of the dangers comes from Quebec City, where this week 68 cases of COVID-19 were linked to one gym, with infected patrons contributing to eight other workplace outbreaks. On Wednesday, Quebec Premier François Legault temporarily closed schools, shut non-essential businesses and imposed a curfew in two regions of the province.

Ontario Premier Doug Ford has strongly hinted that he will announce new restrictions on Thursday, April 1 before the Easter long weekend. Whatever action he takes will arrive late. Ontario has until now put the accent on figuring out how to lower restrictions, including planning to allow hair salons, barber shops and tattoo parlours to re-open on April 12 in areas where they are currently closed, such as Toronto.

But right now, it’s difficult to see how Ontario – or most of the country outside of Atlantic Canada – has any choice but to reverse course and heavily restrict most indoor gatherings.

There also has to be a renewed campaign urging people to avoid getting together with anyone who is not in their household. Having family over for Easter is asking for trouble.

At the same time, Ontario in particular has to focus testing and vaccinations on people most likely to be part of a super-spreader event: those working in big, close-quarters essential workplaces.

The factories and warehouses of Peel Region, for example, employ thousands of people who have to go work. But once everyone in these workplaces is vaccinated, mass infection events there will go from high probability to extremely unlikely.

Just look at the good news from long-term care homes. According to a recent study by Ontario’s Science Table, vaccinations reduced death among long-term care residents by an estimated 96 per cent after eight weeks.

And there’s the reason for optimism. As of Wednesday, March 31, 13 per cent of Canadians had received at least one shot. Over the next three months, Ottawa expects to take delivery of at least 22 million vaccine doses, and possibly far more, which would be enough to vaccinate nearly every adult by Canada Day.

Spring is postponed. But spring is definitely coming.

Tourism Businesses Have Modest Expectations Ahead Of Crucial Summer Season

By Jon Victor, *The Globe and Mail*, April 5, 2021

https://www.theglobeandmail.com/canada/article-tourism-businesses-have-modest-expectations-ahead-of-crucial-summer/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-4-5_20&utm_term=Coronavirus%20Update:%20Canada%e2%80%99s%20pandemic%20death%20toll%20higher%20than%20originally%20thought,%20data%20suggest%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Tourism businesses around Banff and Lake Louise rely on the critical summer months to sustain themselves throughout the year, earning around 50 to 60 per cent of their revenue between June and September, the local tourism association says.

But this year, with continued restrictions on travel and just a fraction of Canadians having received a vaccination against COVID-19, tourism businesses in the area are just hoping to get by: only 50 per cent of local businesses expected this summer to be as good or better than last summer, said Leslie Bruce, president and chief executive officer of Banff & Lake Louise Tourism.

“The mantra right now is ‘Save summer,’” Bruce said. “This summer is going to make it or break it for people.”

The organization that oversees tourism for Quebec City agrees it expects this summer to be similar to the last in terms of business, with visitors mostly coming from within Canada, said Marie-Pier Richard, a spokeswoman for the Office du tourisme de Quebec.

The cautious projections for summer, the period when tourism businesses earn revenues that can make or break their year, stands in contrast to expectations among some of a rebound in economic activity later this year.

With the vaccine rollout underway nation-wide, Canadian airlines have been partially restoring their domestic schedules ahead of an expected uptick in the spring and summer months. In March, WestJet and Air Canada announced plans to restore flights to destinations in Atlantic Canada and Western Canada, after eliminating routes in various service cuts throughout the fall and winter.

Low-cost carrier Swoop also announced it was adding flights from Kelowna, B.C. and Abbotsford B.C. to Edmonton, Toronto, Hamilton and Winnipeg, and Flair Airlines has expanded its fleet to capitalize on what it expects will be strong demand.

“Our summer schedule expansion is in response to strong advance sales and in anticipation of demand from Canada’s most price-conscious travellers as they look towards the accelerated pace of vaccine rollouts across the country,” Swoop president Charles Duncan said in a statement.

Still, the threat of a new wave of COVID-19 infections driven by more contagious variants of the disease has already prompted more severe restrictions in places such as Quebec City, which is once more in lockdown after officials briefly loosened restrictions in the area. That could dampen tourism even as increasing numbers of Canadians are being vaccinated.

The country's tourism industry desperately needs the additional business. Statistics Canada said last week that the Canadian tourism sector's gross domestic product shrank by nearly half in 2020, compared with a 5.4 per cent drop in the overall economy in 2020.

Tourism jobs fell 28.7 per cent in 2020, with most of the drop occurring in the second quarter, the agency said.

Destination Canada, a Crown corporation whose mandate is to promote domestic tourism, has said the situation facing the country's tourism industry is worse than the combined effects of the September 11 terrorist attacks, SARS and the global financial crisis. The organization has called for Canadians to help offset the hit to the industry by travelling domestically as much as possible once it becomes safe to do so.

Continued restrictions on international travel, including mandatory testing and quarantine requirements for new arrivals, might prompt travellers to search domestically for vacation spots. However, airlines are expecting the federal government to loosen some of the restrictions on international travel by the time they are scheduled to resume flights to many destinations in May.

James Jackson, president and chief executive officer of Tourism Jasper, said the national park in the Canadian Rockies is expecting high demand from domestic travellers, but not enough to make up for the loss of international travellers, who on average spend more when they visit.

Despite some businesses, such as hotels, having to limit occupancy due to COVID-19, Jackson said he expects tourism businesses to see small increases in revenue compared with 2020. Tourism Jasper is "aggressively marketing" in other parts of Canada to convince Canadians to visit, an effort that has been aided by the addition of more flights to the area in recent weeks, Jackson said.

"We have a captive market in Canada," Jackson said, "and for remote leisure destinations, counter-intuitively, that bodes well."

Britain To Reach Herd Immunity Next Week Thanks To Vaccinations And COVID Infections

The number of people who have protection against the virus, either through vaccination or previous infection, will hit 73.4 per cent next Monday

By The Telegraph, April 8, 2021

<https://nationalpost.com/news/britain-to-reach-herd-immunity-next-week-thanks-to-vaccinations-and-covid-infections>

Britain will pass the threshold for herd immunity on April 12, according to dynamic modelling by University College London (UCL), placing more pressure on the Government to move faster in releasing restrictions.

According to the UCL results published this week, the number of people who have protection against the virus, either through vaccination or previous infection, will hit 73.4 per cent next Monday, enough to tip the country into herd immunity. The number is in stark contrast to the modelling released by Imperial College this week, which suggested there was just 34 per cent protection by the end of March.

Last week, antibody testing by the Office for National Statistics (ONS) suggested that in the week ending March 14, around 54 per cent of people in England already had antibodies to the virus, and slightly less in the developed nations.

Since then, a further 7.1 million people have received a first dose of vaccine, and nearly 100,000 have tested positive for the virus, with many more acquiring a silent, asymptomatic infection.

It is thought about one in 10 people also have some innate immunity through infections with other coronaviruses, pushing population-level protection up further, while others may be immune through T-cells, which would not be picked up in antibody testing.

Prof Karl Friston, of UCL, said: “The herd immunity estimates surprised me, however, they are unremarkable when one considers that over 50 per cent of adults have been vaccinated, around 42 per cent of people have now been exposed to the virus and about 10 per cent have pre-existing immunity.

“When factoring in the estimated efficacy of vaccination (in terms of sterilizing immunity) this – according to the model – means about 70 per cent of the population are immune.

“Based upon contact rates at the beginning of the pandemic (and estimated transmission risk), this is nearly at the herd immunity threshold.”

The model also suggests that in the coming months, the threshold level for herd immunity will drop, with Britain needing just 40 per cent protection by the middle of the summer to be safe.

The work by UCL differs from other models because it reacts quickly to real-time deaths, infections, vaccinations, vaccine effectiveness data, hospital admissions and Google mobility trends, which inform transmission trends and the R-rate, which it estimates to be 1.12.

Yet despite the R-rate being above 1, it predicts that deaths will continue to fall to low levels by May 24 and then stay there, with no summer spike forecast.

Modellers say their “most likely” scenarios contrast with projections by the Scientific Pandemic Influenza Group on Modelling (SPI-M) of “reasonable worst case scenarios” and are more optimistic about the pandemic.

The Daily Telegraph understands that the Government is unhappy with the pessimistic tone set by models produced by SPI-M, which were released earlier this week, and has asked other groups to critique the work. The SPI-M summary presented to Sage suggested the roadmap out of lockdown was “highly likely” to lead to increased hospital cases and deaths this summer.

Yet the models were criticized for using out-of-date and flawed assumptions about levels of population immunity and effectiveness of the vaccine as well as failing to factor in reductions in transmission due to vaccination and seasonality.

Prof Carl Heneghan, director of the Centre for Evidence-Based Medicine at Oxford University, said: “In my 20 plus years as a doctor, I’ve never come across a summer surge in a respiratory infection in the UK.”

Boris Johnson has confirmed he will not deviate from the current roadmap despite warnings from scientific advisers that it would result in a third wave.

UK Re-Opening Plan Includes Rapid Testing For All, Access To Major Sporting Events For Vaccinated

By Paul Waldie, The Globe and Mail, April 5, 2021

https://www.theglobeandmail.com/world/article-uk-reopening-plan-includes-rapid-testing-for-all-access-to-major/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-4-5_20&utm_term=Coronavirus%20Update:%20Canada%e2%80%99s%20pandemic%20death%20toll%20higher%20than%20originally%20thought,%20data%20suggest%20&utm_campaign=newsletter&cu_id=T_s6FwhWx6n2rSHCOx7MiReEeeFJOjKtB

British Prime Minister Boris Johnson has furthered plans to re-open the UK economy by offering free COVID-19 tests to everyone in England and taking steps to allow thousands of sports fans to return to stadiums this month.

Mr. Johnson confirmed Monday that the pandemic has eased enough across the country that as of April 12, non-essential shops can re-open and pubs can start serving customers outdoors. More restrictions will be relaxed on May 17, and virtually all lockdown measures are on track to be lifted by the end of June.

“I want to stress that we see nothing in the present data that makes us think that we will have to deviate from that roadmap,” he said during a news conference. “But – and you know I’m going to say this – we can’t be complacent. We can see the waves of sickness afflicting other countries and we’ve seen how this story goes.”

Britain has seen a remarkable decline in infections, hospitalizations and deaths in recent weeks as the vaccination rollout quickens. Daily infections have dropped below 3,000 after soaring as high as 60,000 earlier this year, and cases of the South African and Brazilian variants have remained low. The death toll fell to 47 Sunday, compared with more than 1,300 some days in January.

Meanwhile, the number of people who have received at least one dose of vaccine has climbed to 31.6 million, and 5.4 million have had both shots.

To help quicken the pace of the recovery, the government said that as of Friday, people across England will be offered two lateral flow tests each week. Free kits will be made available through testing centres, online via the National Health Service (NHS), and at pharmacies. The government hopes increased testing will ensure that any local flare-ups of the disease will be quickly identified and countered.

Lateral flow tests can deliver results in 30 minutes, but some experts say they can be inaccurate. Government figures indicate there is roughly one false positive result for every 1,000 tests.

Anyone who tests positive will be required to self-isolate for 10 days. However, they can request a polymerase chain reaction test, or PCR, which is more reliable and delivers results within 24 hours; if that test comes back negative, no further quarantine will be required.

Mr. Johnson said the government is keen to re-open theatres and encourage sports fans to return to stadiums. The government has designated nine events – including three big soccer matches, the World Snooker Championship, and a film festival – as a pilot project for the safe return of as many as 20,000 spectators.

The pilot project will focus on developing “COVID-status certificates” to verify whether spectators have been vaccinated, have tested negative for COVID-19, or have “natural immunity” from testing positive in the past three months. If successful, the certificates could be issued via an NHS app.

These certificates “could potentially play a role in settings such as theatres, nightclubs, and mass events such as festivals or sports events to help manage risks where large numbers of people are brought together in close proximity,” the government said Monday.

Many business groups have pushed back against the plan and argued that the certificates would be unworkable and impossible to enforce. More than 70 MPs, including 40 of Mr. Johnson’s fellow Conservatives, have also come out against the idea.

In a Monday, April 5 newspaper article, Sir Graham Brady, a Tory MP who chairs a group of backbenchers, warned that the certificates would be “intrusive, costly and unnecessary.”

Mr. Johnson sought to play down the controversy by signalling that no plans had been finalized. “There are complicated, ethical and practical issues raised by the idea of COVID-status certification,” he said. “You’ve got to be very careful in how you handle this and don’t start a system that’s discriminatory. But obviously we’re looking at it.”

However, he added that some kind of vaccine passport for international travel was likely. “The idea of vaccination status being useful for international travel is something that all countries are looking at. I do think that’s going to be part of the way people deal with it, and we need to think about that,” he said.

The government is hoping to allow people to resume leisure travel abroad on May 17 and is developing a “traffic light” system for various destinations. The system will designate countries as red, yellow or green, with different quarantine and testing levels for each category. The colour coding will be based on vaccination levels, infection rates and the prevalence of variants. The green list, which will not require a quarantine period for arriving passengers, is expected to include Israel, the United States and the United Arab Emirates.

How The EU Blew It And Won't See The COVID-19 Pandemic End Any Time Soon

By Eric Reguly, The Globe and Mail, April 2, 2021

The European Union blew it – badly. The EU pandemic is not going to end any time soon. It is actually getting worse as the concept of herd immunity enters the realm of fantasy. There will be a lot more illness, a lot more deaths and an economic recovery that will lag America’s and Britain’s by as much as a year. It didn’t have to be this way. By the end of the week, as Europeans were heading into an Easter weekend they once assumed would be open and festive, country after country was going back into lockdown. They had to because the new variants of the virus, which are more contagious and perhaps deadlier, were taking over, pushing ICUs to their limits. We all know that the EU’s botched vaccine rollout is at the heart of the fresh pandemic crisis. The bloc’s executive arm, the European Commission, was the exclusive buyer of approved vaccines on behalf of the 27 member countries and moved too slowly to secure supplies. It got bogged down in contract negotiations, fiddling over liability clauses and pricing. By Thursday, April 1, the EU had administered the first dose of two-dose vaccines to 11.2 per cent of its population, according to the Bloomberg Vaccine Tracker. In Britain, the equivalent figure was 46.3 per cent; in the United States, 29.4 per cent. Even laggard Canada, at 12.9 per cent, has nudged ahead of the EU. EU governments in recent months resisted tight restrictions, even though the scandalously low vaccination rate allowed numbers of COVID-19 cases to surge. All bets on the proximate date for a return to normal life are off, and a new sense of doom is setting in. The slow vaccine rollout and the premature easing of restrictions were a biological red carpet for the new variants. Herd immunity will come at some point, but that point is being pushed farther into the future. This summer? Not likely, even though vaccination rates are picking up momentum. They’re just not picking up fast enough to prevent the spread of the variants.

The pandemic is alive and well in the EU months after it was supposed to wane. The return to normal life, and the economic revival, won't happen for a while.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/commentary/article-how-the-eu-blew-it-and-wont-see-the-COVID-19-pandemic-end-any-time/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-4-2_17&utm_term=How%20the%20EU%20blew%20it%20and%20won%e2%80%99t%20see%20the%20COVID-19%20pandemic%20end%20any%20time%20soon&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

France To Close Schools For Three Weeks, Ban Domestic Travel As COVID-19 Cases Surge

By Sylvie Corbet, *The Associated Press*, March 31, 2021

<https://www.theglobeandmail.com/world/article-france-orders-schools-to-close-for-three-weeks-widens-COVID-19/>

French President Emmanuel Macron on Wednesday announced a three-week nationwide school closure and a month-long domestic travel ban, as the rapid spread of the virus ramped up pressure on hospitals.

In a televised address to the nation, Macron said efforts are needed as “the epidemic is accelerating.”

“We’re going to close nursery, elementary and high schools for three weeks,” he said, adding that a nationwide 7 p.m.– 6 a.m. curfew will be kept in place.

“If we stay united in the coming weeks ... then we will see light at the end of the tunnel,” he said.

Macron said restrictions already applying in the Paris region and others parts of north and eastern France will be extended to the whole country, for at least one month. Under these restrictions, people are allowed to go outside for leisure, but within a 10-kilometre (6 miles) radius from their homes – and without gathering. Also, most non-essential shops are closed down.

The move is a departure from the government’s policy in recent months, which has focused on regionalized restrictions. School closures in particular had been seen as a very last resort.

A debate is scheduled in parliament Thursday that will address the virus situation and the new measures.

“The key factor in our decision-making remains the situation in hospitals,” government spokesman Gabriel Attal said Wednesday after Macron hosted his weekly coronavirus strategy meeting and a Cabinet meeting.

After Paris hospital officials warned they would have to start refusing needy patients for lack of space, he said, “one thing is clear: France will not refuse care for any sick patients. Choosing patients is not an option.”

Previous nationwide lockdowns in March and October 2020 were announced by Macron in televised speeches.

The total number of COVID-19 patients in intensive care in France surged past 5,000 on Tuesday, the first time in 11 months that the figure has been that high. Macron on Wednesday said numbers of hospital ICU beds will be increased “in the coming days” from the current 7,000 to 10,000.

After an overnight shift at an ICU in the northern French city of Amiens, Dr. Pauline Caillard described growing numbers of patients and mounting strain on medical staff.

“It is moving very fast,” she said. “I hope we do not have to make choices” between patients.

The renewed surge of infections has led to growing questions about Macron’s virus strategies. With presidential elections scheduled for 2022, Macron is having to weigh both political and health considerations.

An overnight nationwide curfew has been in place since January, and all France’s restaurants, bars, gyms, cinemas and museums have been closed since October.

Florida Suing US Government Over “Unlawful” Cruise Industry Shutdown

By TravelPulse, April 8, 2021

https://www.travelpulse.com/news/cruise/florida-suing-us-government-over-unlawful-cruise-industry-shutdown.html?ubhide=true&utm_source=omeda_email&utm_medium=email&utm_campaign=eltr_Breaking&oly_enc_id=9774G3141545H5N

The Governor of Florida announced the state has filed a lawsuit against the United States government over the “unlawful” shutdown of the cruise industry.

According to the Orlando Sentinel, Governor Ron DeSantis announced Thursday, April 8 that Florida is filing a lawsuit against U.S. President Joe Biden’s Administration, the Department of Health and Human Services, and the Centers for Disease Control and Prevention (CDC).

DeSantis is demanding that cruise ships be “re-opened immediately.”

“This is not reasonable. This is not rational,” DeSantis said during a news conference at the Port of Miami. “We don't believe the federal government has the right to mothball a major industry for over a year based on very little evidence and very little data.”

“People are still going to go on cruises. You know what they're going to do?” DeSantis continued. “Instead of flying to Miami, spending money to stay in our hotels, spending money to eat in our restaurants before they get on the ship, they're going to fly to the Bahamas, and they're going to get on the ship from the Bahamas, and they're going to spend the money in the Bahamas.”

The CDC originally issued a no-sail order in March 2020 before releasing a Conditional Sailing Order in late 2020. While neither answered most of the questions about when cruising could resume, CDC officials said this week sailings could restart from the U.S. sometime this summer.

“CDC is committed to working with the cruise industry and seaport partners to resume cruising following the phased approach outlined in the conditional sailing order,” the statement said.

“This goal aligns with the desire to resume passenger operations in the United States expressed by many major cruise ship operators and travelers; hopefully, by mid-summer with restricted revenue sailings.”

Florida Attorney General Ashley Moody also spoke about the impact of the ban on the state with the highest percentage of cruise departures.

“We're not going to sit back while an administrative agency decides to shut down an entire industry,” Moody said. “Sixty percent of the nation's cruises come out of Florida.”

As a result of the lack of clarity from the CDC, many cruise lines announced plans to resume sailing from international ports in the Caribbean and Europe, including Norwegian Cruise Line, Royal Caribbean and Virgin Voyages.

Airline Summer Travel Schedules Are Still Up In The Air Due To Coronavirus

The COVID pandemic's disruptions have carriers guessing about summer travel and posting 'placeholder' flight schedules that will change according to bookings

By Scott McCartney, The Wall Street Journal, March 31, 2021

See a great flight for a summertime trip? You can buy it, but it may not be real. As airlines rebuild schedules amid vaccine-fueled demand, they've abandoned historical travel data and are now scheduling in a different way. They are loading “placeholder” schedules chock-full of flights into reservation systems six to nine months before departure dates. Then a month or two before flights would actually take off, carriers will load the real schedules. Flights with lots of reservations will actually happen, and more trips or larger planes may even be added for close-to-departure bookings. Flights with few advance purchases will get canceled, shifting a few customers to other flights. “In my 20-year career, there's only one other time I've used incoming bookings to plan an airline and that was after the September 11 attacks,” says Brian Znotins, American's vice president of network and schedule planning. “All the airlines have had placeholder schedules out there and then they publish refined schedules as they get closer to it.” American, United and Delta all say they will publish their real summer schedules in a few weeks.

Read Story (Subscription Required): <https://www.wsj.com/articles/airlines-are-up-in-the-air-on-summer-travel-schedules-11617195627>

Northern Ontario Airline Testing All Passengers For COVID-19 Before Boarding

By Willow Fiddler, Local Journalism Initiative Reporter, The Globe and Mail, April 4, 2021

https://www.theglobeandmail.com/canada/article-northern-ontario-airline-testing-all-passengers-for-covid-19-before/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-4-5_20&utm_term=Coronavirus%20Update:%20Canada%e2%80%99s%20pandemic%20death%20toll%20higher%20than%20originally%20thought,%20data%20suggest%20&utm_campaign=newsletter&cu_id=T_s6FwhWx6n2rSHCOx7MiReEeeFJOJkTb

People flying to more than a dozen remote First Nations in Northern Ontario are being screened for COVID-19 with rapid antigen testing prior to boarding as one airline ramps up its safety protocols on passenger flights.

North Star Air provides passenger, cargo and charter service to 54 remote locations in Northern Ontario, Manitoba and Nunavut. It said the Ontario Ministry of Transportation is covering the costs of the testing for eight weeks in Thunder Bay and Sioux Lookout while a private third party is financing the contracts for nurses to administer them.

While passenger flights in the remote North have been limited since the pandemic, people still travel out of the communities for essential reasons such as medical appointments and emergencies such as funerals. Essential workers such as health care workers, police and contractors also rely on airlines like North Star Air to get into the communities.

First Nations such as Eabametoong in Northern Ontario have had strict measures in place since the pandemic, requiring anyone entering to have the prior approval of the leadership before getting on a flight. Once they've arrived, people are required to immediately isolate and have proof of a negative test result within 72 hours. Community pandemic teams ensure people have a safe place to isolate and essentials such as food and medications.

Councillor Andrew Yesno from Eabametoong said the rapid testing at North Star Air is an effort the community supports; it is helpful for passengers who can't book a flight ahead of time and for essential workers who have to fly in for emergencies such as diesel generator maintenance and water treatment plant issues.

Results for the rapid antigen tests come back in 15 minutes.

Mr. Yesno said passengers who screen negative for COVID-19 are still required to follow community protocols, including getting a follow-up test days later.

Jeff Stout, president and chief executive officer of North Star Air, said even with stringent pandemic protocols in place, they were still having instances of positive cases on the aircrafts. He said it is disruptive to the airline, which is an essential service in the remote North.

He recalled one flight in January when a passenger who departed from Thunder Bay received an e-mail with a positive test result during a stop in another location before getting to their destination. All passengers and crew on the route that was scheduled to stop in a few communities had to isolate, including a family who were on their way to a funeral.

“That’s the last thing you want to have happen when you’re in a moment of grief is that you have to be held a hostage in a hotel for 14 days,” Mr. Stout said.

He said the airline expects about 175 passengers a week to be screened with the rapid testing in Thunder Bay and about 75 passengers in Sioux Lookout.

Mr. Stout said any positive results will be forwarded to the local health unit for confirmed laboratory testing and the passenger will be denied boarding.

He said they are working with the communities to ensure passengers aren’t left without proper supports to isolate and get follow-up testing. He added that passengers won’t be charged for rebooking flights in the event of a positive screening result.

Mr. Stout said they’re trying to get assistance from sources such as Transport Canada’s remote air carrier subsidy program to keep the rapid testing as part of its regular screening.

Transport Canada announced in January it was contributing more than \$11-million for air services in remote Ontario for July to December of last year and that Ontario has invested an additional \$4-million for remote airports to operate safely during the pandemic, on top of regular operational funding.

Frontier Airlines IPO Signals A U.S. Travel Industry Recovery

By Niraj Chokshi, The New York Times, April 1, 2021

The pandemic is far from over, but some airlines believe the travel business is already on an upswing. On Thursday, April 1, Frontier Airlines, a budget carrier that is based in Denver and known for putting images of wild animals on its planes, became the second airline this year to list its shares on a stock exchange. Before trading began, Frontier said it expected to raise \$266 million by selling 15 million shares at \$19 each on Nasdaq under the symbol ULCC, a nod to its strategy as an “ultra-low-cost carrier.” Another 15 million shares will be sold by Frontier’s existing stockholders. The industry may be struggling through one of the worst crises in its history, but travel is starting to recover and carriers like Frontier and Sun Country Airlines, which finished an initial public offering in mid-March, say they are well positioned for the rebound. Unlike the largest airlines, budget carriers do not rely on corporate or international travel, which are not expected to bounce back any time soon. Frontier and Sun Country offer domestic flights to passengers visiting family or friends or going on leisure trips, the kind who have been leading the recovery.

“The time is now,” Barry Biffle, the airline’s president and CEO, said in an interview. “If you look, the vaccine is unlocking the demand, and you’re seeing it everywhere. You’re seeing it in restaurants, you’re seeing it in hotels.”

Read Story (Subscription Required): https://www.theglobeandmail.com/investing/investment-ideas/article-frontier-airlines-ipo-signals-a-us-travel-industry-recovery/?utm_medium=email&utm_source=Sightseer&utm_content=2021-4-4_9&utm_term=Frontier%20Airlines%20IPO%20signals%20a%20U.S.%20travel%20industry%20recovery&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb

OTHER CAFII MEMBER-RELEVANT INDUSTRY NEWS/ISSUES

New York Wants Life Insurers To Analyze Portfolio Climate Exposure

By Allison Bell, Think Advisor, April 6, 2021

https://www.thinkadvisor.com/2021/04/06/new-york-wants-life-insurers-to-analyze-portfolio-climate-exposure/?kw=New%20York%20Wants%20Life%20Insurers%20to%20Analyze%20Portfolio%20Climate%20Exposure&utm_source=email&utm_medium=enl&utm_campaign=lifehealthdaily&utm_content=20210406&utm_term=tadv

What You Need to Know

The New York State Department of Financial Services has proposed guidance that could affect all insurers domiciled in the Empire State.

The department wants insurers to think about hurricanes, floods, wildfires, droughts and chronic shifts in weather patterns.

All insurers, regardless of size, would have to have a written climate risk management policy.

The New York State Department of Financial Services is preparing to require all insurers operating in the state to develop detailed, written plans for managing climate risk.

The department has proposed guidance that would require life, health and annuity issuers to analyze how hurricanes, floods, wildfires and droughts could affect their investment portfolios.

The public comment period for the guidance is set to end June 23.

New York department officials say they would let smaller insurers start out preparing simpler analyses.

“However, all insurers regardless of size, are expected to analyze their climate risks,” officials say in the proposed guidance. “Smaller insurers are not necessarily less exposed to climate risk, because they may have concentrated business lines or geographies that are highly exposed to climate risks without the benefit of the diversification available to larger insurers.”

Life Insurers' Real Estate

Life insurers invest by owning real estate; writing mortgages; buying mortgage-backed securities; and buying bonds issued by real estate developers and mortgage lenders.

New York department officials say one kind of risk an insurer could discuss in its climate risk analysis is “the percentage of real estate investments exposed to climate-related flood risk.”

An insurer also should address how different types of climate risk could affect its ability to get cash by selling assets, officials say.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

Is It Time To Ease Up On The Video Calls?

By Adam Malik, Canadian Underwriter, March 4, 2021

https://www.canadianunderwriter.ca/insurance/is-it-time-to-ease-up-on-the-video-calls-1004204618/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210306113256

New research shows the influx of video calls brought about by the COVID-19 pandemic is tiring people out.

“Zoom” has become a verb to describe videoconference meetings, said professor Jeremy Bailenson, founding director of the Stanford Virtual Human Interaction Lab. Brokers unable to meet with clients in person have turned to “zooming” with them instead.

On the plus side, Zoom has allowed brokers to meet with many more clients during the day on a video screen than they could in person prior to the pandemic.

“Brokers are seeing massive efficiency gains from simply replacing in-person meetings with video conferencing software,” Nick Novinger, Quebec regional manager at Canadian Insurance Brokers, wrote in the December 2020/January 2021 issue of Canadian Underwriter. “A broker that used to see four or five clients a day in-person can now see 10 or more online in the same amount of time, thanks to reduced travel times.”

The increased efficiency is leading individual brokers in top-tier commercial insurance brokerages to shatter sales records, according to senior brokerage executives who spoke as panellists during Canadian Underwriter’s February 2021 webinar, Brokerage Executive Outlook.

But all this screen time may be having a negative effect for those taking part in the video call, according to the report, Nonverbal Overload: A Theoretical Argument for the Causes of Zoom Fatigue, authored by Bailenson.

His research highlights four consequences of prolonged videoconferencing, which contribute to what he termed “Zoom fatigue.”

They are:

- Excessive amounts of close-up eye gaze
- Cognitive load
- Increased self-evaluation from staring at video of oneself
- Constraints on physical mobility

When it comes to the eyes, not only is eye contact close, it’s intense. The size of the screen, for example, is unnatural. Furthermore, in a normal meeting, people don’t always stare at the speaker. They can look away and keep their eyes moving.

“It is quite rare for one listener to stare at another listener, and even rarer for this non-speaker-directed gaze to last for the duration of a meeting,” Bailenson wrote. But in a video conference, both the speaker and listener are staring straight at the screen most, if not all, of the time.

When it came to cognitive load, people are used to picking up nonverbal cues from other people; not to mention giving them on their own. Because these cues can’t be picked up, people are working harder to send those signals.

“Users are forced to consciously monitor nonverbal behaviour and to send cues to others that are intentionally generated,” Bailenson wrote. “Examples include centring oneself in the camera’s field of view, nodding in an exaggerated way for a few extra seconds to signal agreement, or looking directly into the camera (as opposed to the faces on the screen) to try and make direct eye contact when speaking. This constant monitoring of behaviour adds up.”

Because people are constantly seeing themselves on video, they’re evaluating themselves. That’s fatiguing, Bailenson wrote.

“Imagine in the physical workplace, for the entirety of an eight-hour workday, an assistant followed you around with a handheld mirror, and for every single task you did, and every conversation you had, they made sure you could see your own face in that mirror. This sounds ridiculous, but in essence this is what happens on Zoom calls,” he wrote.

Finally, since people are videoconferencing, there’s a lack of mobility. In a video call, people are forced to stay in the same spot.

“During face-to-face meetings, people move,” Bailenson wrote. “They pace, stand up, and stretch, doodle on a notepad, get up to use a chalkboard, even walk over to the water cooler to refill their glass.”

Some possible solutions to the challenges include:

- Don’t use full-screen mode. Shrink windows. Use an external keyboard to create more space between yourself and the screen if using a laptop.

- Turn off your camera and go into audio-only mode for a period of time to give yourself a chance to stretch and move around during longer calls. This helps with mobility and lowering the cognitive load.
- Hide self-view. You don't need to see yourself. Change the setting so that you can't see your video but it's still beaming to everyone else.

What Would A Hybrid Workplace Even Look Like?

By David Gambrill, Canadian Underwriter, March 26, 2021

https://www.canadianunderwriter.ca/insurance/what-would-a-hybrid-workplace-even-look-like-1004205716/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterWeek&utm_content=20210401124548

Canadian property and casualty insurance professionals would like a more flexible, hybrid workplace, a recent survey shows, but the question for employers now is what such an arrangement might look like.

About 87% of the more than 1,150 P&C insurance professionals surveyed by Canadian Underwriter in mid-January reported that they were working from home to avoid the spread of COVID-19. The global pandemic has killed just under 23,000 Canadians over the past year.

Seventy-one percent in the Canadian Underwriter survey said they were either satisfied or very satisfied working from home. Eighty-one percent wanted their employers to offer more flex time to work from home after the pandemic is over.

The possibility of such hybrid work arrangements is now closer to becoming a reality, as Canadians start to book vaccinations for COVID-19. But now that the vaccines have arrived, water cooler discussions have started to turn towards what a post-COVID workplace will look like. In Canada, given the slow pace of the vaccine rollout, it may be too soon to tell.

Several industry executives have told Canadian Underwriter that they expect the five-day work week will go the way of the dodo bird.

"The future of your daily work environment will probably look more like a hybrid model between two and four days in the office each week," Paul Martin, president and chief operating officer of KRGInsure/RRJ Insurance Group Limited, commented to Canadian Underwriter in January. "Flexibility of the work environment will be one of the greatest selling points in attracting new talent to any organization."

The slow vaccine rollout in Canada means safety remains a key priority for people contemplating a return to work. While the vaccines may prevent COVID from killing workers, not every employee will want to take a vaccine, nor will the vaccine stop people from spreading or becoming infected with the virus.

Fifty-three percent of Canadian P&C professionals in CU's survey said they would not feel comfortable working with people who have not been vaccinated, while 55% said vaccination should be a requirement before returning to office work.

Hybrid Options: The U.S. Discussions

In the United States, where the vaccine rollout is 10 times faster than in Canada, the logistics of pulling off flexible arrangements is now at the forefront of discussions. What sorts of things are U.S. employers trying to figure out regarding a return to the office, whenever that might be? (Many sources say this isn't likely to happen until at least September at the earliest.)

In an article published March 20, the Wall Street Journal recently canvassed the opinions of several CEOs of large, publicly-traded companies to see what they were doing about hybrid work arrangements. The executives appear to be turning their minds towards juggling flexible work schedules, team-building, and creating more open, conference-friendly workspaces.

Scheduling who would be working in the office, and when, was a central topic area for discussion. "[U.S.-based] insurer Prudential Financial Inc., which expects most of its roughly 42,000 employees to work in the office half the time starting after Labour Day, wants to make certain not all staffers choose to stay home Mondays and Fridays and then work in the office mid-week," the Wall Street Journal reported.

As the WSJ article points out, hybrid models will likely vary by company.

Tech company Adobe Inc., for example, plans to allow employees to work from home up to two to three days a week, with employees booking reservation times for desks. Tech company Citrix Systems Inc. says it won't put a set limit on how many days employees may work from home, saying the employee's role at the company will likely dictate the hours they work from home.

Several sources say that polling employees about their preferences will be important, and then placing them in a balanced environment. "Consider letting employees choose their work scenarios," the U.S.-based Sheet Metal & Air Conditioning Contractor's National Association (SMACCNA) says on its website. "Some may opt for more time in office, while others will find one day a week, or every other week, is sufficient interaction time. The goal is to achieve organizational continuity."

Some companies in the States are opening up their office spaces so that they are more conference-friendly. The theory being that when people come to the office, it will more likely be for meetings with co-workers or clients.

In a hybrid work world, offices should continue to employ the video technologies that got them through the pandemic in the first place, the SMACCNA recommends. "Continue to provide employees with collaborative tools such as Zoom and Teams. Communication is a key element of organizational effectiveness and worker engagement. Work to minimize gaps between remote and in-office team members."

For managers, this may be easier said than done, with workers scattered across the four winds. Team-building will be a critical skill for managers, post-pandemic. Expedia, for example, told WSJ that they are concerned about workers in the office getting a better experience than those who work remotely, away from the rest of their team members.

In the WSJ article, software company Twilio Inc. suggested that a post-COVID workplace could see a re-balancing or re-shuffling of teams, “with staffers gravitating to bosses who embrace their preferred style of working.”

That seems likely to encourage insurers, already a competitive industry, to compete for talent on the basis of their hybrid workplace model.

How To Hire During A Pandemic

By Adam Malik, Canadian Underwriter, March 15, 2021

https://www.canadianunderwriter.ca/insurance/how-to-hire-during-a-pandemic-1004205142/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210315193617

During the pandemic, in the absence of being able to meet job candidates face-to-face during the hiring phase, it's best to arrange multiple meetings to get a better sense of what your new recruits are like, and whether they are a good fit for your office culture, a brokerage human resources leader suggests.

Despite the COVID-19 pandemic, there's still an ongoing war for talent in the P&C insurance industry, Shannon Millar, head of human resources at Gallagher Global Brokerage Canada, told Canadian Underwriter recently. And so it would be a mistake for any company to slow down their hiring process just because of a pandemic.

“People are still looking to make moves, and I think with that comes some challenges in how you run your recruitment process,” Millar said.

One challenge is to get a “real-life” feel for the candidates you're hiring. With all interviews now being done in a virtual setting, it's difficult to pick up on non-verbal cues you would typically get while being in the same room.

“I think studies have shown that a large percentage of our communication is actually non-verbal communication,” said Ilan Serman, Ontario regional president at Gallagher. “And while certainly we've all become very comfortable and familiar with Zoom or WebEx over the last year, I still think there's a lot of non-verbal communication that you miss out on when you're not sitting across the table from someone.”

That goes for whatever side of the table you're sitting on, be it the hiring manager or the candidate. “I'm not sure that there's a substitute [for that],” said Serman, who recently went through the recruitment process when he joined Gallagher in January.

To approach a real-life feel for the candidates, companies could conduct a number of virtual interviews with strong candidates, Millar and Serman suggest. That way, different people in the company get a chance to speak to the candidates; and candidates will meet different people to get a sense of the company and its culture.

“We want somebody to be confident when they’re joining our organization that it’s the right decision for them,” Millar said. “So, the more people you get the opportunity to talk to, the better sense you get of the organization you could be joining.”

Hiring virtually is a must, since brokerages can’t lose sight of one important thing as they add to the ranks: safety.

“I would say it’s absolutely critical — and it has been for us — that you know you’re being as concerned about the safety of your candidate as you are about the safety of your employees,” Millar said. “As a risk management company, that is certainly at the forefront for us. We’ve really been able to make sure that we’re relying on virtual tools to be able to facilitate that recruitment process.”

Going virtual allows more people to be part of the hiring process without having to worry about schedules, she added.

“From a hiring perspective, it gave us the opportunity to bring more perspective into the hiring decision than perhaps we may have been able to before because of those challenges and getting everybody coordinated and onside and all that kind of stuff,” Millar said. “It works well but now I think we just have more voices in that hiring process. That allows us to bring more to the conversation as far as assessing candidates that could be a fit for our culture long-term goes.”

One bright side of hiring in a virtual world is the speed at which hires can be made. The process can be much faster now than before.

“I think one of the biggest risks we have in the recruitment process is that it takes too long,” Millar said of the pre-pandemic days. “There’s too much time between a recruiter making contact and then a formal interview happening and so on and so forth.”

It’s something Heather Masterson, president and chief executive officer at Travelers Canada, noticed.

“What we found [through video interviews] was our time to hire, that whole recruitment process, has seen some pretty great efficiencies,” she said during the Insurance Institute of Ontario’s latest At the Forefront series entitled Strategies for Recruitment and Retaining Staff In Office or Remotely. “We gained a 38% efficiency from the time we posted for the position to the time we onboarded the candidate.”

UPCOMING WEBINARS AND EVENTS

Web Seminar: InsurTech North Happening Virtually

Date: Thursday, April 22 and Friday, April 23, 2021

Time: 8:30am – 4:30pm EDT on Thursday and 8:30am – 5:00pm EDT on Friday

Agenda: [Click here](#)

Cost: \$199.00

This year's conference theme is aptly named "Where the Rubber Hits the Road", highlighting the move from hype to action and the need for meaningful 'move the needle' traction. With 40+ expert speakers from leading insurers, InsurTechs, regulatory bodies, accelerators/incubators and capital providers, InsurTech North 2021 promises to be outstanding.

Sessions cover diverse topics including a broad overview of where InsurTech is headed, principles-based regulation, AI, the customer journey, claims tech, connected health, open banking for insurers, the future of mobility, and winning by working together.

[Register Now](#)

Web Seminar: Canada Life Presents Insurance Live

Date: Thursday, April 29, 2021

Time: 3:00pm-5:00pm EDT (120 minutes)

A must-see digital dive into participating life insurance presented by Canada Life™. Look forward to engaging discussions with industry experts and live entertainment during the two-hour event.

- In-depth par account investment panel with Canada Life investment managers
- Show-stopping musical performance by Canada's own Walk off the Earth
- Exclusive interview with keynote speaker Paul Desmarais III, Chairman and CEO of Sagard Holdings and Senior Vice-President of Power Corporation of Canada

[Register Now](#)
