

## **CAFII ALERTS WEEKLY DIGEST: April 16 TO April 23, 2021**

April 23, 2021

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## DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

### Intention Versus Impact: When Diversity And Inclusion Meet Microaggressions

*Opinion By Karima-Catherine Goundiam, Founder and CEO, Red Dot Digital and B2BeeMatch, Special To The Globe and Mail, April 19, 2021*

[https://www.theglobeandmail.com/business/commentary/article-intention-versus-impact-when-diversity-and-inclusion-meet/?utm\\_medium=email&utm\\_source=Top%20Business%20Headlines&utm\\_content=2021-4-19\\_17&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/commentary/article-intention-versus-impact-when-diversity-and-inclusion-meet/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-4-19_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

I recently received a promotional e-mail from a meal kit company featuring an image of a Black woman and four Black boys of various ages. They all looked happy, and were enjoying the promoted products, which were advertised as being for families. You're probably thinking: What's the problem?

The problem is that this image told a very different story than I think the company intended. There's a persistent and well-known stereotype that Black families don't have fathers – that Black fathers are unreliable, irresponsible and often leave their spouses and children. So an image of a Black family with a mother but no father reiterates a harmful caricature. It was like getting a slap in the face, right there in my inbox.

And that, in turn, tells me another story. It tells me that this company may have good intentions about portraying a diverse range of families in its marketing materials, but they probably don't have any Black people on their marketing team, or at least nobody who felt safe enough to speak up about such a misstep or had the authority to change the featured images of the campaign. It means that whoever was making the decisions about this marketing campaign felt it was okay to simply choose any picture with Black people in it without knowing how to read or understand the meaning of those visuals, and without thinking it was important to learn.

At least, that's the background story I think this image tells. I doubt the creatives behind the campaign were being intentionally racist, but how can I know for sure? In situations like this, how can we ever know what's deliberate compared with what's ignorant? Where bad intentions end and systemic problems begin?

Is an insult ignorant, or is it intentional?

It's really hard to tell from the outside. All I can say is this: it hurts. And it costs me a lot of energy to try to figure out where this kind of racism is coming from and how to respond. On a bad day, such an incident makes me feel like, despite all the talk about diversity and inclusion (D&I), the business world is not making progress. It feels like we're getting punked – and by "we," I mean Black people, but also people from other marginalized groups who are frequently misrepresented or stereotyped.

I often choose to ignore it. But this kind of outside evidence of poorly executed or insufficient D&I can have a discouraging impact and make people more cynical. Even when a company has good intentions, if their approach is superficial, their execution will suffer – and so will we.

Authentic D&I needs to be about empathy and human experience, not ticking boxes at the minimum possible level. I'm not suggesting we shouldn't have those boxes. Quotas of all kinds can be useful as training wheels until people understand that the bare minimum is not enough. But ultimately, D&I has to be an authentic effort to understand and represent a wide range of people. It's so much deeper than just slapping a picture of Black people on an e-mail campaign.

### **Microaggressions Have Macro Impact**

Versions of the same problem show up in places other than marketing materials, too. For instance, recently someone called me to ask for advice about hiring Black people. In our conversation, the person referred to Black people as “these people.” Again, here, we're looking at a classic insult that, on its surface, seems innocuous. “These people” is a way of not-so-subtly emphasizing that a group of people is outside your circle or clique; it's a way to lump a whole group together as though they were all the same, and to separate yourself and to push them away – which usually means pushing them down.

A similar turn of phrase got a lot of press when hockey commentator Don Cherry used it in a rant against immigrants a couple of years ago, but it's not new. It's very often directed at racialized groups, so we're especially aware of how it gets used. It's just one of the many microaggressions that often come up in the workplace and elsewhere – small, everyday, under-the-radar instances of ignorance and prejudice that can poison a workplace or other environment.

In this case, it told me that while the person wanted to hire Black people, they hadn't put in the work to understand how to be respectful and truly see us as equals who deserve opportunities. It told me that anyone I referred to them would be subjected to similar microaggressions. It didn't make me want to help because I knew I'd have to battle that ignorance at every step.

When it comes to misrepresentation, stereotyping and being treated like an outsider, I don't know what people's motivations are. But I do see the outcomes of their choices, and I do have to decide whether to trust them and how to manage my interactions with them. It's extra effort that non-marginalized people don't have to make.

I live this in the business world, but the core of this isn't business. It's human – like all of us. And I want my fellow humans to do better.

## COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

### Dr. Scott Gottlieb Expects US COVID Cases To Fall 'Quite Dramatically' In Coming Weeks

*By Kevin Stankiewicz, CNBC, April 19, 2021*

[Dr. Scott Gottlieb expects COVID cases in U.S. to fall 'quite dramatically' in coming weeks \(msn.com\)](https://www.msn.com/en-us/news/health/dr-scott-gottlieb-expects-covid-cases-in-u.s.-to-fall-quite-dramatically-in-coming-weeks/news-B11B11B1)

- "I think you're going to start to see cases come down quite dramatically as we get into May," Dr. Scott Gottlieb told CNBC on Monday.
- The former FDA chief cited warming weather in the U.S. and further progress on COVID vaccinations as reasons for his prediction.
- However, he said, "We're still going to have outbreaks in some parts of the country."

The U.S. will see a significant reduction in new coronavirus infections in the coming weeks, Dr. Scott Gottlieb predicted on Monday, April 19 on CNBC. "I think we're going to start to see the pandemic roll over in the United States, in terms of cases coming down," Gottlieb said in an interview on "Squawk Box."

However, the former Food and Drug Administration chief cautioned that, even if the top-line number of new infections falls, "we're still going to have outbreaks in some parts of the country."

"We're never going to virtually eliminate this virus," said Gottlieb, who led the regulatory agency from 2017 to 2019 in the Trump administration, reiterating a concern he raised on Friday, April 16 when he warned that vaccine hesitancy in the U.S. makes it unlikely that the nation will eradicate COVID like it has done with other diseases, such as polio and smallpox.

"But I think you're going to start to see cases come down quite dramatically as we get into May," said Gottlieb, who serves on the board of Pfizer, which makes one of the three COVID vaccines cleared for emergency use in the US. Moderna makes the other two-shot vaccine. Johnson & Johnson's one-dose vaccine has been paused by the FDA due to cases of rare but severe blood clotting issues.

On Monday, April 19, the seven-day average of daily new coronavirus cases in the U.S. was about 67,400, according to a CNBC analysis of data compiled by Johns Hopkins University. That figure is down slightly from one week ago, although it represents an increase from levels seen in late March and on par with last summer's surge.

Deaths from the disease have fallen more considerably in the US. According to CNBC's analysis of Johns Hopkins' data, the seven-day average of daily new COVID deaths on Monday was 723, which is down 25% compared with one week ago.

Gottlieb said he expects to see a continued improvement in the pandemic landscape for two reasons. The first is warming weather allowing for more activities to take place outside, where risk of coronavirus transmission is lower. The second is additional progress rolling out COVID vaccines, he said.

Every US adult officially became eligible for the coronavirus vaccine on Monday, April 19. Just over half of US adults have already received at least one vaccine dose, according to the Centers for Disease Control and Prevention.

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## Deputy Prime Minister Freeland Urges Patience For Businesses On Re-Opening Economy, Border

*By Lee Berthiaume, The Canadian Press, April 21, 2021*

<https://www.theglobeandmail.com/politics/article-freeland-urges-businesses-for-patience-on-reopening-economy-border/>

Deputy Prime Minister Chrystia Freeland is urging Canadian companies to have patience as the federal government faces growing questions about its plan for re-opening the economy and the land border with the US.

The Canadian Chamber of Commerce hosted Freeland at a virtual event Wednesday to discuss Monday's federal budget, but Freeland was pressed there on the government's plans to end the border closure.

While he acknowledged specific dates are impossible at the moment, the business group's president Perrin Beatty suggested the government could lay out the criteria it will use to determine when the border restrictions can start to be eased – or end entirely.

Freeland refused to provide any details, however, as she repeatedly underscored the unpredictable nature of COVID-19.

"One thing that I would remind us all about is this virus is, as one doctor has said to me, it's very sneaky," she told Beatty.

"It has surprised us quite a few times along the way, including with the variants, and including with the places in the world where new variants have been popping up."

And while she acknowledged Canadian companies want – and need – predictability, she asked for patience and "flexibility."

"What you all want, very understandably, is predictability and certainty and knowing when and how things will happen," she said. "We need all of us to have just a little bit of flexibility, because we're dealing with a threat which is flexible in how it attacks us."

Public Safety Minister Bill Blair announced on Tuesday that Canada was extending restrictions on non-essential travel from the United States and overseas as a third wave of COVID-19 cases marked by variants from abroad sweeps across the country.

Restrictions were first imposed at the start of the pandemic last spring. The US Department of Homeland Security tweeted on Tuesday, April 20 that it is “engaged in discussions with Canada and Mexico about easing restrictions as health conditions improve.”

Freeland also emphasized the importance of vaccines in moving past COVID-19 and re-opening the border and the economy, and asked Canadian business leaders to encourage vaccinations in their communities.

Beatty, meanwhile, revealed that Health Canada is currently in talks with his organization about using its business network to distribute rapid-test kits to companies across the country.

He indicated kits have already been distributed by chambers of commerce in some southern Ontario communities, and that the organization is pressing provincial governments to let non-medical staff administer the tests.

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## Expedia Switches Up Its Strategy As Travel Starts To Come Back

*By Megan Graham, CNBC, April 19, 2021*

<https://www.msn.com/en-ca/money/companies/expedia-switches-up-its-strategy-as-travel-starts-to-come-back/ar-BB1fOAIV?ocid=msedgdhp>

Expedia is switching up its strategy as consumers start to plan trips again, and plans a major ad campaign to spread the word.

The new brand positioning includes the tagline of "It matters who you travel with," which is meant to illustrate Expedia's desire to be more of a companion that can support travelers to get more out of their trips.

Expedia is switching up its strategy as consumers start to plan trips again.

The Expedia Group travel booking company is updating the experience of its app and websites to focus more on working with consumers on their trips, rather than just focusing on the volume of bookings. It also plans a global ad campaign to support the repositioning starting this week.

The new brand positioning includes the tagline "It matters who you travel with," which illustrates Expedia's desire to be more of a travel companion that can support travelers to get more out of their trips. The company said it will make its largest marketing investment in five years, but wouldn't specify how much it will spend.

The change comes after the coronavirus pandemic caused one of the toughest years ever for the travel industry. According to figures from the US Travel Association, travel spending dropped 42%, or \$500 billion, from 2019 to 2020. Spend totaled \$679 billion in 2020. International travel plummeted 76%, while business travel fell 70%, it said. But as more consumers are vaccinated in the US and restrictions ease, travel looks poised to make a major comeback: Airbnb CEO Brian Chesky told CNBC last week that the company will need millions of new hosts to meet demand as travel picks up again.

Expedia says it conducted research into what customers want in a travel company. Some of the updates include new packages that bundle flights with accommodations and activities with upfront total pricing, or an updated virtual agent that will help travelers, for instance, with health and hygiene information about hotels.

"Expedia was founded in 1996. And that was an amazing moment, because what it did was, it turned every traveler, every consumer, into their own travel agent, and it was incredibly empowering," said Shiv Singh, senior vice president and general manager of Expedia Brand.

"It was a year of reckoning for the travel industry, because travel just literally fell off a cliff," Singh said of 2020. "But ... it served as a moment for us to dig deep and understand and study and learn more about our consumers in a way we never had need to in the past."

Singh said the company recognizes travel is becoming more of a conscious choice for consumers, one that is appreciated rather than taken for granted. The company also found in its study that the stay-at-home period has made consumers want to travel more. They're yearning to get out of the house as long as they feel safe and comfortable doing so. And he said that customers are more sensitive to the kinds of experiences they have, both as it pertains to health and safety and in having memorable experiences.

Singh said the company recognizes not everyone is ready or desiring to travel.

"We know thanks to COVID, expectations around travel and what it means to be the ultimate travel companion are different, and we want to serve that whether you're ready and it's safe to travel tomorrow morning, or whether that's six months from now," he said. "And whether that's for a vacation to a beach, or a business trip, whatever it may be."

The company is marking the repositioning with a global ad campaign, including a US television spot starring Rashida Jones. The company worked with Publicis Groupe's Saatchi & Saatchi on the campaign creative.



## Australia Plans Staggered Re-Opening Of International Borders In Second Half Of Year

*Prime Minister Scott Morrison flags changes to international travel and hotel quarantine but says he is in 'no hurry' to re-open borders*

*By Amy Remeikis, Guardian Australia, April 18, 2021*

[https://www.theguardian.com/australia-news/2021/apr/18/australia-plans-staggered-reopening-of-international-borders-in-second-half-of-year?utm\\_term=.93b00ea1130698a15cae08c88d76a3a2&utm\\_campaign=MorningMailAUS&utm\\_source=esp&utm\\_medium=Email&CMP=morningmailau\\_email](https://www.theguardian.com/australia-news/2021/apr/18/australia-plans-staggered-reopening-of-international-borders-in-second-half-of-year?utm_term=.93b00ea1130698a15cae08c88d76a3a2&utm_campaign=MorningMailAUS&utm_source=esp&utm_medium=Email&CMP=morningmailau_email)

Australian Prime Minister Scott Morrison says Australia is in “no hurry” to re-open international borders, but vaccinated Australians may be able to travel for “essential” purposes in the second half of the year, with the possibility of quarantining at home upon their return.

Just days after saying Australia would “have to get used to dealing with 1,000 cases a week or more” if the international border restrictions were lifted, the prime minister said on Sunday there was no rush to re-open Australia to the world.

One of the early questions has been whether vaccinated Australians may be able to undertake quarantine at home, rather than through the state hotel quarantine program.

There are still more than 30,000 stranded Australians attempting to make their way home, which has created a flight backlog, with hotel quarantine spaces and reduced commercial flights limiting how many expats and returning travellers can get into Australia each week.

The prime minister indicated there was the potential for Australians who have received their vaccinations to begin travelling.

“If we can get in a position in the second half of the year, Australians for essential purposes can travel and return to the country without going into hotel quarantine, if they have been vaccinated, that is a good incentive to get vaccinated,” Morrison said.

“[But] I stress, the other issue for returning residents is to have a successful home isolation quarantine, but we have to make sure that will work – and that it will be as effective as the hotel quarantine. We have to do a lot of work together with states and territories and the commonwealth to make sure that works.”

The prime minister said that would create space in hotel quarantine for other people.

“That means essential workers can start to come. Potentially, we can do more with other populations in a very controlled and very safe way.”

His comments come as quarantine-free travel between Australia and New Zealand begins on Monday, April 19.

The opening of the trans-Tasman bubble is expected to be a boost for tourism operators and a relief for friends and family separated during the pandemic.

But it may be the only opportunity to travel overseas for longer than expected due to setbacks to Australia's vaccine rollout.

The 2020-21 budget papers pointed to a tentative opening of international borders in the second half of this year. Qantas was hoping for October.

That was when the vaccination rollout was predicted to have all Australians receive at least their first shot by the end of this year. There is no longer a timetable, with the federal government no longer setting targets in the face of delays, supply issues, and warnings over the use of the AstraZeneca vaccine, which was the cornerstone of Australia's domestic program.

"Australia is in no hurry to open those borders, I assure you," he said.

"There are 3 million people who have died from COVID. The COVID pandemic is raging around the world. When we can fill stadiums here, whether it's Adelaide Oval or where I was at Optus on Friday night over in Perth ... it's happening all around Australia and we can gather together like this.

"... That is fantastic and I assure Australians that I will not be putting at risk the way we are living in this country, which is so different to the rest of the world today."

National cabinet will resume meeting twice a week from Monday, April 19, in an attempt to sort out the vaccination rollout, with the states itching to take a bigger role in service delivery. NSW has been arguing for more control from the beginning, something the rest of the jurisdictions are also keen for, with questions over supply, transparency and deliveries affecting how the states have been rolling out their own programs.

Morrison says any changes to the international border restrictions will be cautious.

"The issues of borders and how they are managed will be done very, very carefully," he said.

"And it must be done in partnership with the states and territories in terms of how the quarantine program works, public health orders control what is done with quarantine of returning Australians and residents.

"We will do that in partnership with them.

"We can take small steps, I think, but were not ready to take those steps now for Australians to be able to travel and return without hotel quarantine. We aren't in a position to do so. We are doing the planning work, understanding health risks, understanding how they can be successfully done; and in a few months, what we decide will be out. We will proceed very, very cautiously on those borders."

## 'We Hope To Help A Little More': Biden Says He Spoke To Trudeau About More Vaccines

*By James McCarten, The Canadian Press, April 21, 2021*

<https://www.ctvnews.ca/politics/we-hope-to-help-a-little-more-biden-says-he-spoke-to-trudeau-about-more-vaccines-1.5396620>

Canada can look forward to an unexpected shot in the arm from the United States, President Joe Biden suggested Wednesday as he hinted at plans to send surplus COVID-19 vaccines north of the border.

The US is sitting on a stockpile of vaccine doses that it's not currently using, Biden said -- a likely reference to the Oxford-AstraZeneca shot, which Canada has approved but the US has not.

"We're looking at what is going to be done with some of the vaccines that we are not using ... and we hope to be able to be of some help and value to countries around the world," he said.

Then he mentioned a half-hour phone call on Wednesday, April 21 with Prime Minister Justin Trudeau, describing him as "a fella who is working really hard to take care of his country and deal with this."

The US has already provided Canada with 1.5 million doses of the AstraZeneca vaccine, while also providing 2.5 million doses to Mexico.

The White House characterizes those doses as a "loan," reportedly in order to avoid running afoul of the language in the contracts that it signed with vaccine manufacturers.

"We helped a little bit there," Biden said of Canada. "We're going to try to help some more."

A summary of the conversation provided by the Prime Minister's Office said that in addition to vaccines, the two leaders also discussed Thursday's international climate summit, the pandemic and the continuing detention in China of Canadians Michael Kovrig and Michael Spavor.

The White House version offered little added detail beyond an agreement to "collaborate on public health responses and global health security," as well as to support access to and delivery of vaccines around the world.

"The president also condemned the arbitrary detention of Michael Kovrig and Michael Spavor and reiterated the commitment of the United States to stand strong with Canada to secure their release," it said.

Biden said there are other countries he's "confident" the U.S. will be able to help with vaccines as well, including in Central America, but he warned that Americans will continue to be the priority.

"It's in process; we don't have enough to be confident to send it abroad now, but I expect we'll be able to do that."

Biden made the comments at the tail end of a news conference announcing the U.S. had administered 200 million doses -- a goal, originally 100 million, he had hoped to reach before next week's 100th day in office.

None of those doses have been the AstraZeneca vaccine, however, which has yet to receive approval from the U.S. Food and Drug Administration.

Health Canada has said the vaccine is safe and effective for all adults despite a possible link to a very rare and treatable blood clot syndrome.

Canada's National Advisory Committee on Immunization, a panel that provides non-binding advice on the use of vaccines, has yet to update its recommendation that the shot only be used on those over 55.

British Columbia, Alberta, Manitoba and Ontario have all approved the vaccine for people as young as 40 and in Quebec as young as 45.

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## Pfizer CEO Expects COVID-19 Vaccine Boosters Will Be Necessary Within 12 Months

*By Reuters, April 16, 2021*

[https://www.theglobeandmail.com/world/article-pfizer-chief-expects-covid-19-vaccine-boosters-will-be-necessary/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2021-4-16\\_19&utm\\_term=Coronavirus%20Update:%20Increased%20police%20powers%20part%20of%20Ontario%20e2%80%99s%20new%20measures%20to%20curb%20COVID-19%20spread%20&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/world/article-pfizer-chief-expects-covid-19-vaccine-boosters-will-be-necessary/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-4-16_19&utm_term=Coronavirus%20Update:%20Increased%20police%20powers%20part%20of%20Ontario%20e2%80%99s%20new%20measures%20to%20curb%20COVID-19%20spread%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

The United States is preparing for the possibility that a booster shot will be needed between nine to 12 months after people are initially vaccinated against COVID-19, a White House official said on Thursday.

While the duration of immunity after vaccination is being studied, booster vaccines could be needed, David Kessler, chief science officer for President Joe Biden's COVID-19 response task force told a congressional committee meeting.

"The current thinking is those who are more vulnerable will have to go first," he said.

Meanwhile, Pfizer Inc. chief executive Albert Bourla said people will "likely" need a third booster dose of COVID-19 vaccines within 12 months and could need annual shots, CNBC reported based on his comments from April 1, which were made public on Thursday, April 15.

Initial data has shown that vaccines from Moderna Inc and partners Pfizer Inc and BioNTech SE retain most of their effectiveness for at least six months, though for how much longer has not been determined.

Even if that protection lasts far longer than six months, experts have said that rapidly spreading variants of the coronavirus and others that may emerge could lead to the need for regular booster shots similar to annual flu shots.

The United States is also tracking infections in people who have been fully vaccinated, Rochelle Walensky, director of the U.S. Centers of Disease Control and Prevention told the House subcommittee hearing.

Of 77 million people vaccinated in the United States, there have been 5,800 such breakthrough infections, Dr. Walensky said, including 396 people who required hospitalization and 74 who died.

Dr. Walensky said some of these infections have occurred because the vaccinated person did not mount a strong immune response. But the concern is that in some cases, they are occurring in people infected by more contagious virus variants.

Earlier this month, Pfizer and partner BioNTech said their vaccine was around 91-per-cent effective in preventing COVID-19, citing updated trial data that included more than 12,000 people fully inoculated for at least six months.

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## Should Vaccine Passports Be Required For Travel?

*Some people hate the idea of proving they've had a COVID-19 vaccine in order to travel and cruise again. Others say it might be the best way to keep tourism workers and international travellers safe, while making cruise vacations carefree again. Who's right?*

*Opinion by David Moorcroft, Gentleman's Portion, April 19, 2021*

<https://gentlemansportion.com/2021/04/19/should-vaccine-passports-be-required-for-travel/>

If one issue can divide a nation these days, it's whether their government should issue digital certificates that prove the holder has been vaccinated against COVID-19 and can be used as a passport for cross-border travel. In fact, research shows that even business leaders are divided on the issue.

Proponents of a so-called vaccine passport say it would reduce the number of infected people bringing the virus and its variants from one country to another, thereby making travel safer and easier for host countries and the vacationing public. This is particularly true for cruise vacations where there is less opportunity for social distancing, where multiple countries are visited, and where a ship with even a single infected person could be forced to abandon its itinerary and return to its home port to disembark all passengers.

On the other hand, opponents believe a vaccine passport could be used to discriminate against people who can't get the vaccine or don't want one, and that it could violate their medical privacy. For example, people with underlying health issues who can't have a vaccine, children under 16 years of age who aren't eligible for one yet, and those who don't trust vaccines may be denied an equal right to travel. And if vaccination information is held in a central database, some worry it could be used for other purposes beyond travel such as access to concert venues, movie theatres, sports arenas, indoor restaurants, etc.

But before we choose sides, let's take a closer look at the facts, starting with why a vaccine passport might be a good idea.

First, the concept of a vaccine record is not new.

Since 1935 global travellers have been using the International Certificate of Vaccination or Prophylaxis (ICVP) issued by the World Health Organization (WHO). Nick-named a "yellow card" because of its colour, the document is an official vaccination record that is recognized internationally and may be required for entry to countries where there are increased health risks for travelers. For example, proof of vaccination for yellow fever is a requirement to visit some countries in Africa and South America.

So, the only difference now is that we would replace the old paper-based "medical passport" record with a digital one.

In the United States, the Centres for Disease Control provides paper proof of vaccinations known as a 'white card', and every state maintains some sort of immunization database. And a number of private organizations and governments are developing simple and voluntary ways for people to digitally record their vaccinations, including in New York which has introduced its Excelsior Pass as "a free, fast and secure way to present digital proof of COVID-19 vaccination."

Second, the use of this digital vaccination record could be limited to international travel. In other words, it would not be used within the country of issuance for any purpose other than for being granted entry to a foreign country that requires it, and for transportation to and from those countries, including on cruise ships.

Third, this could be a short-term solution. In fact, once the world develops a reasonable level of herd immunity against the virus and its variants, a vaccine travel passport scheme may no longer be needed, although some countries may decide to keep offering consumers a digital vaccine record for those who want one.

And last, whether everyone wants a vaccine passport system or not is likely a moot point because many countries are moving ahead with them regardless of what detractors think.

For example, many of the 27 member countries of the European Union have been thinking about creating a vaccine travel passport, and some countries have already or are about to accept proof of COVID-19 immunization, including Belize, Ecuador, Iceland, Israel, Slovenia, Thailand, and Estonia.

Others have introduced more stringent entry requirements for non-vaccinated travellers, including multiple COVID-19 tests and longer quarantine periods upon arrival, sometimes including mandatory stays in government sanctioned hotels.

The same is true with the cruise industry, where many lines now require proof of vaccination for COVID-19 from passengers and crew for some or all voyages including Celebrity, Crystal, Cunard, Lindblad Expeditions, NCL, Princess, Royal Caribbean, Saga, Seabourn, Silversea, Viking and Windstar.

In response, some American states such as Florida, Texas and Tennessee have passed, or will soon pass laws that bar businesses from requiring customers to show proof of vaccination. And across the globe many countries are vigorously debating whether a digital vaccination record is needed, and what it should be used for. It's not clear yet how cruise lines operating in Florida might react when they restart operations there later this year, but private businesses are usually free to do business with whomever they want, subject to existing anti-discrimination laws.

Of course, for digital vaccine passports to be effective and efficient, major tourist destinations and cruise lines would need to agree on the type of information they should contain, and what type of technology they should be based upon (e.g., QR codes like those used on airline tickets) to make them tamper-proof and universally readable. Even if there is international agreement on these passports, additional travel safety precautions will likely be necessary for many months to come.

For example, pre- and post-travel COVID-19 tests may still be necessary, especially while infection levels remain high and new variants continue to spread. Booster shots may be needed each year to keep travel passports valid, and for those previously infected, some proof of existing COVID-19 antibodies will be required.

In addition, vaccinated travellers will still need to comply with mask wearing and social distancing rules in most countries; many hotels, restaurants and tourist attractions will continue to operate at reduced capacity; and cruise ships in particular will be operated under strict protocols. Some of these cruise ship protocols may include COVID-19 tests on arrival, mask wearing in most parts of the ship, no self-serve buffets, itineraries that could change subject to local regulations, shore excursions that take place in a 'bubble,' and temporary onboard isolation for any passenger with virus-like symptoms.

While vaccine passports will make international travel safer for both travellers and people working in tourism, they won't be a panacea. However, they will help the hospitality industry get back on track and growing again. They will also provide a much-needed economic boost to the cruise sector, which has been financially devastated by COVID-19, and needs to return to full business mode as soon as possible.

As for me, I fully support the introduction of vaccine passports for international travel. And, if one of the side effects is that more people sign up for COVID-19 vaccinations because they don't want to miss out on travel, so much the better.



## The Vaccine Passport Debate Isn't New. It Started In 1897 During A Plague Pandemic

By Scottie Andrew, CNN Digital, April 14, 2021

<https://www.ctvnews.ca/health/coronavirus/the-vaccine-passport-debate-isn-t-new-it-started-in-1897-during-a-plague-pandemic-1.5388211>

Vaccine passports have been touted by some as our ticket to normalcy -- easily accessible proof of immunization and a reward for those who got their shots. They've also been called invasive and ineffective.

The debate over proof of vaccination as a requirement for entry dates back more than 120 years. The first time certificates of vaccines were required, health officials were fighting a plague pandemic.

In the 1890s, the Government of British India enacted a series of measures in an attempt to stop the spread of the plague, which included requiring travellers to prove they'd been vaccinated against the *bacterial disease*.

But colonized people living in India then saw government-mandated vaccine certificates as an invasive measure meant to curb travel and control citizens' movements. Officials struggled to enforce the requirement as they were outnumbered by people travelling across the country.

Today's concept of a vaccine "passport" isn't much different: it's proof of vaccination -- either on paper or in digital form -- that grants someone access or entry to venues, foreign countries and other locations. It's meant to keep those who haven't been vaccinated out of public areas where they could transmit the coronavirus -- and reward people who've been vaccinated with a return to somewhat normal life.

The US federal government won't require vaccine passports or issue them, so the passports' viability lies with the states.

New York is already testing its digital vaccine passport, the Excelsior Pass app. Meanwhile, Florida and Texas' Republican governors signed orders prohibiting the passports, both citing privacy issues. All three states have seen some of the country's highest numbers of COVID-19 cases, according to Johns Hopkins University data.

If history is any indication, the adoption of vaccine passports won't happen smoothly or all at once. They were difficult to enforce in the 1890s -- and if more Americans and international citizens resist, the same could be true in 2021 and beyond.



The vaccine verification debate goes back to the 1890s, during the third global plague pandemic. The scientist who created the first effective vaccine for a bacterial disease, Dr. Waldemar Haffkine, had joined the Government of India while it was under British rule and was commissioned to stymie the spread of the plague in the country, said Rene Najera, an infectious disease epidemiologist and editor of the History of Vaccines project, led by the private medical society The College of Physicians of Philadelphia.

Haffkine eventually repeated the success of his anti-cholera vaccine with a vaccine for the plague, which he initially used to inoculate himself and incarcerated people in a Bombay jail, Najera said.

But tensions between government officials and colonized peoples were already high by that time, he said, and came to a head in 1897, when the Epidemic Diseases Act was passed. The legislation gave officials permission to take public health measures that citizens considered "very intrusive," Najera said.

Health officials would force plague patients out of their homes, often with the help of local police or the military, and burn down rat-infested buildings, since the rodents were known to spread the plague. Citizens were also required to carry vaccination certificates.

The measures taken by British officials led to civil unrest across the country, through work strikes and demonstrations that often turned violent. As a result, many colonized people began leaving crowded urban centres for homes in regions where the colonial government was less present.

The problem, Najera said, was that those citizens brought the plague with them.

Officials in British India were concerned about Hindu and Muslim pilgrimage sites, as well, where thousands of people could gather at once, Sanjoy Bhattacharya, a University of York history professor, told NPR last week.

Najera said the pilgrimages "were only part of the impetus for certificates of immunization."

"It was just one of the many things the government tried to do to stop the mass exodus from cities with plague."

Not that requiring certificates halted travel -- the sheer number of people moving around India proved the control measures ineffective, Najera said.

"While certificates were required, the enforcement was lax or nearly impossible to do," he said. "And, if it was done in a way that inhibited the movement of people who were already upset and escaping the plague epidemic in their own city, violence would erupt."

### **One Kind Of Vaccine Passport Still Exists**

There's one version of the vaccine passport that's been implemented: the "yellow card," or proof of vaccination for yellow fever that some countries require of travellers to prevent the spread of the disease.

It's the only disease specifically mentioned in the World Health Organization's (WHO) International Health Regulations, though many countries set their own requirements for vaccinations. (Najera noted that countries such as New Zealand and Australia required the measles, mumps and rubella vaccine for travelers during the resurgence of measles in 2019.)

It's up to countries on how to enforce or proceed with the WHO's guidelines, Najera said.

But in the US, the power to enforce proof of vaccination would belong to the states and local officials. The White House said last week that while the Biden administration supports setting standards for people to prove they're vaccinated, it won't issue vaccine passports or mandate vaccine credentials.

The US adopted a piecemeal approach to the pandemic when it first began in March 2020, largely entrusting states to make their own guidelines on wearing masks, limiting the capacity of buildings and other ways of mitigating residents' risk of COVID-19 transmission.

And if some states are already prohibiting the use of vaccine passports while others encourage it, the US could see imperfect enforcement, too.

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## Is There A Constitutional Obligation In The US To Offer Vaccine Passports?

by Gary Leff, *ViewFromTheWing*, April 20, 2021

<https://viewfromthewing.com/is-there-a-constitutional-obligation-to-offer-vaccine-passports/>

Some state governors have issued orders against vaccine passports, but these have only limited meaning, such as not requiring state employees to get vaccinated and not requiring proof of vaccination for state business. The Biden administration has said they'll facilitate but not require vaccine passports.

But do governments have a constitutional obligation to offer vaccine passports? That's the argument that two law professors make, that government action to protect people from public health risks must use the least restrictive means possible. Bans on non-essential, high risk activities were (sometimes) upheld as necessary given the risks of COVID-19. However, restricting the activities of vaccinated individuals who face lower risk of disease and of spreading the virus are no longer justified.

In other words, if government can use less restrictive means to protect the public, it must do so. If restricting the liberties of vaccinated people isn't required, then it must not restrict vaccinated people. In order to impose restrictions, it must provide a way to identify those for whom restrictions aren't needed.

In general, governments can restrict certain fundamental rights only if no less-restrictive alternatives exist for accomplishing the same objectives. In countries such as Germany, Austria, and Switzerland, this argument holds generally under the so-called "proportionality test." In the United States, governments may not tread on fundamental rights unless the policy is "the least restrictive means" to achieve a "compelling" government interest.

Throughout 2020, when temporary bans on certain high-risk, non-essential activities such as high-density religious services, political rallies, public dining, theater attendance, and international travel were challenged, they generally (though not always) passed constitutional muster. For good reason, national legal systems tend to defer to officials' policy judgements when it comes to combatting public health crises. And indeed, many of those measures represented the best available means to slow the virus.

As we approach wider vaccine availability, however, that is no longer the case. Now, facilitating mass immunity—and exempting the immunized from restrictions—is not only the least liberty-restricting method for ending the pandemic through herd immunity, but the most effective one.

President Biden's transportation mask mandate may be beyond the legal authority of the CDC anyway. But when so many Americans are vaccinated, and at low risk of contracting or spreading the virus, imposing restrictions on them is no longer the least restrictive means of protecting public health. I've argued that when there's enough vaccine available for everyone who wants one, mask mandates should be lifted.

I'll leave the legal question of whether there's an affirmative duty to offer fewer restrictions when possible to legal scholars, and whether vaccine passports are the best least restrictive mechanism aside (these passports have real challenges).

The point remains that the overarching goal should be to relax restrictions to the greatest extent possible, opening borders as soon as possible, and allowing people to return to their preferred lives as soon as possible. And vaccination remains the best path to accomplishing that.

The nomenclature of 'vaccine passports' is in a way unfortunate. It invokes a 'show your papers' image, where the government restricts activities without permission. A better description is 'proof of vaccination' which is a tool to give confidence that pre-existing restrictions can be relaxed. Requiring this proof, though, should be viewed as an emergency measure that lasts only as long as there's a demonstrable pandemic.

## Ontario To Set Up Border Checkpoints, Beef Up Police Powers To Stop Spread Of COVID-19

*By Jeff Gray, Laura Stone, and Marieke Walsh, The Globe and Mail, April 16, 2021*

[https://www.theglobeandmail.com/canada/article-ontario-modelling-warns-of-more-than-15000-daily-cases-overwhelmed/?utm\\_medium=email&utm\\_source=Breaking%20News&utm\\_content=2021-4-16\\_16&utm\\_term=Ontario%20to%20set%20up%20border%20checkpoints,%20beef%20up%20police%20powers%20to%20stop%20spread%20of%20COVID-19&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/canada/article-ontario-modelling-warns-of-more-than-15000-daily-cases-overwhelmed/?utm_medium=email&utm_source=Breaking%20News&utm_content=2021-4-16_16&utm_term=Ontario%20to%20set%20up%20border%20checkpoints,%20beef%20up%20police%20powers%20to%20stop%20spread%20of%20COVID-19&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

Ontario is setting up checkpoints at provincial land borders and enhancing police powers to enforce public health measures as part of a push to curb the spread of COVID-19, as new modelling warns of more than 15,000 new cases a day in the province.

The province is also extending its state of emergency and the current stay-at-home order by at least two weeks beyond its current end date of May 5. The government is shutting down non-essential construction at places such as shopping centres and office towers, and outlawing all outdoor activities such as golf, basketball, and playgrounds, as well as outdoor gatherings from outside one's household, and limiting capacity at businesses such as grocery stores to 25 per cent. After previously loosening the rules, church services, as well as weddings and funerals, will now be capped at ten people indoors and outdoors.

But the government made no changes to manufacturing or warehouses where the virus has been spreading among essential workers, and did not announce any enhancement to the federal sick-pay program that has been roundly criticized as inadequate.

Ontario Premier Doug Ford announced the new measures on Friday afternoon, including extraordinary new police powers that give law enforcement and bylaw officers the right to stop anyone on the street or in cars to ask why they are not at home and ask for their address.

"We need to step up enforcement," Mr. Ford said, calling on the federal government to enhance security at international borders and stop people from entering Canada to prevent further spread of COVID-19 variants.

The government is also redirecting 25 per cent of its vaccine supply to 13 hard-hit regions, particularly in the Greater Toronto Area.

The new restrictions come into effect on Saturday at 12:01 am. Beginning Monday, Ontario will also enact checkpoints at land borders at neighbouring Manitoba and Quebec to prevent non-essential travel.

The changes come as new modelling showed Ontario could face more than 15,000 new COVID-19 infections a day in June, even if the province vaccinates 100,000 people a day.

The projections, released by the province's external COVID-19 Science Advisory Table, say that under "weak" public health measures, new cases could crest at more than 30,000 a day by early June. With "moderate" measures, they could range from 10,000 to more than 15,000. With "strong" measures in place for as long as six weeks, they could be contained below 10,000 a day.

Ontario currently has a stay-at-home order that shut restaurants and retailers to in-person customers.

Under all scenarios, Ontario could still face a crushing load next month of 1,500 to 2,000 COVID-19 patients in its hospitals' intensive care units, the modelling suggests – even if public health measures are maintained or strengthened. That's double to triple the current numbers, which have already hobbled the healthcare system.

But with a faster pace of vaccination, things could change, the modelling says. With 300,000 vaccinations a day – three times the current rate – the modelling says, and "strong" public health measures in place for six weeks, daily new infections could be kept just over the 5,000 mark, while trending downward through May and June.

Meanwhile, Ontario is predicting it will be short 4,145 nurses over the next four months and on Friday sent a letter to all provinces and territories asking for immediate aid of 620 health care staff.

The letters, sent by the ministry of health's most senior bureaucrat, asks each provincial and territorial government to detail what if any slack there is in their health systems that Ontario could lean on.

"As Ontario grapples with the need to urgently add more critical care capacity to deal with the continued surge of COVID-19 patients, we are urgently looking for health human resources across the province to assist in staffing these beds," deputy minister Helen Angus wrote.

The province is hoping for 500 nurses with intensive care, critical care, recovery room, and general expertise; 100 respiratory therapists; 10 perfusionists; and 10 anaesthesia assistants.

However, with Canada's other major provinces also experiencing third waves, and with the relatively small numbers of health care staff in the Atlantic provinces, it's unclear how many excess staff are available for Ontario.

On Friday, Prime Minister Justin Trudeau did not answer whether Canada's health care systems have excess staff that can be sent to Ontario, though he did say conversations about sharing staff are "extremely live right now and ongoing."

Alberta, which has the highest rate of COVID-19 cases in Canada, has already said it can't send anyone.

"With COVID-19 cases and hospitalizations on a sharp rise here in Alberta, we are simply not in a position to send our health care workers outside the province at this time," Alberta Premier Jason Kenney's spokesperson Jerrica Goodwin said.

Newfoundland and Labrador's Premier Andrew Furey said his province can share personnel and equipment. But his government has not yet given any specifics on how many people it could send. Nova Scotia's government said it's looking at what it can offer but that local needs will be taken into account first.

The deputy minister of the federal health department, Stephen Lucas, told a parliamentary committee Friday that Canada has not asked any other countries or aid organizations for help to address Ontario's staffing concerns.

In a sign of a souring relationship between the federal government and Ontario, the Prime Minister announced the Red Cross was on standby to assist the province with its mobile vaccination sites. That comment was based on a draft request that Ontario sent Ottawa this week, but before the federal press conference was over on Friday, the premier's office rejected any offer, and said what's needed is more vaccine doses.

"While we appreciate the Prime Minister's offer, unless it is matched with an increase in supply, we do not need the Red Cross at this time for the administration of vaccines in Ontario. We do not have a capacity issue, we have a supply issue," said Ivana Yelich, Mr. Ford's director of media relations.

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## B.C.'s Swelling COVID-19 Cases Fuelled By Variants, Travel

*By Justine Hunter, The Globe and Mail, April 16, 2021*

<https://www.theglobeandmail.com/canada/british-columbia/article-bcs-swelling-COVID-19-cases-fuelled-by-variants-travel/>

The P.1 variant of COVID-19 arrived in the resort town of Whistler in mid-February, brought by visitors from other provinces. The B.C. recreation destination, jammed with restaurants and bars, had been a pandemic hot spot since the Christmas holidays and the new, more transmissible variant quickly took over.

From there, it spread across the province as guests in Whistler returned to their homes on Vancouver Island and elsewhere.

The path of P.1, now a major cause of new COVID-19 cases in the province, shows how travel – international, interprovincial and intra-provincial – swiftly carried the more contagious variant around the province, even as British Columbians were urged to avoid non-essential travel.

First detected in Brazil in January, the P.1 variant has been rapidly spreading in B.C. where rising COVID-19 caseloads have forced hospitals to cancel surgeries and tap into "surge capacity" beds. The variant of concern can spread more rapidly, can cause a more severe case of COVID-19 and may resist current treatments and vaccines.

In an interview, Bonnie Henry, B.C.'s Public Health Officer, said the first P.1 cluster identified in B.C. was in the Vancouver Coastal Health region and was introduced from somebody who had travelled internationally. It spread through one building with multiple different families that had connections with each other and that outbreak was contained.

After that, two separate introductions of P.1 were identified in the B.C. Interior – which may have had an international travel connection, but contact tracers have not been able to confirm the source. The contact tracing system has been overwhelmed in the past two weeks, making it harder to determine the source of transmission.

Dr. Henry said contact tracers have determined that the P.1 variant was introduced to Whistler from other provinces, and it was not a single source because the mutations, analyzed through whole genome sequencing, varied slightly.

"It was like adding another match to an already burning fire," she said.

That was mid-February, but B.C. had already identified several clusters of the variant by then.

The Whistler-Blackcomb ski mountains were shut down by the province on March 29, but by then the town, packed with vacationers who were served by workers that are housed in crowded accommodations, had become a central point of spread for the P.1 variant.

New figures released Thursday show that in B.C., where 60 per cent of new COVID-19 cases are variants of concern, the variants are currently split evenly between the P.1 mutation and B.1.1.7, the variant first identified in Britain.

By comparison, the majority of the variants of concern that have been identified to date in Ontario and Alberta involve the B.1.1.7 variant.

Earlier this week, the premiers of Alberta and B.C. discussed possible measures to prevent the variants of concern from slipping back and forth across their shared border. But on Thursday, when Dr. Henry said the pandemic risks are now the highest they have ever been, British Columbia announced no new measures.

"The variants are more transmissible, but the things that stop transmission are the same," Dr. Henry told reporters.

Last week, Alberta Premier Jason Kenney said someone came back to Alberta after a trip to B.C. and brought the P.1 variant with them. That transmission infected five people, who then infected others – a total of 35 cases including one death and two admissions to intensive-care units. In all, Alberta has identified 135 cases of the P.1 variant.

But tracking the P.1 variant's spread through B.C. demonstrates there is no single door that could be shut against transmission.



“There is no zero-risk right now,” Dr. Henry said. “We saw a lot of people moving about. And when we move about and make contact with people in another place, we’re bringing the virus with us, and we’re bringing the virus home with us. And that’s where we saw spread of transmission across the province.”

She said a small portion of new cases in B.C. every day are related to international travel. “It’s something that can lead to introductions of new variants.”

But B.C. has deferred to Ottawa to manage screening and quarantine provisions for cross-border travel.

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## BC Imposing Travel Restrictions Within Province As COVID-19 Cases Threaten Hospital Services

*By Justine Hunter, The Globe and Mail, April 19, 2021*

<https://www.theglobeandmail.com/canada/british-columbia/article-bc-imposing-travel-restrictions-within-province-as-COVID-19-cases/>

British Columbia is imposing travel restrictions within the province, asking police to conduct spot checks similar to roadside drunk-driving campaigns to ensure only essential travel between the province’s five health regions. As well, people will be prevented from booking travel for vacation and recreation outside of their region, as COVID-19 stretches hospital staff to their limits.

“We’re in a serious situation,” Premier John Horgan said Monday, April 19. “There will be consequences if you are outside of your area on non-essential business.”

The new travel measures will be in place by Friday, April 23 and will be effective at least until the end of the May 24 long weekend. As well, the current ban on inside service at restaurants and bars has been extended for the same period.

Vacationers with reservations in hotels or campsites outside of their health authority over the next five weeks will be refunded their deposit, and BC Ferries will not book recreation vehicles on its sailings during that time.

Details of enforcement will not be released until later in the week, but the Premier sought to distance his government’s new measures from the travel restrictions imposed last week in Ontario. “It is not our objective to go into some sort of a state where we’re watching and monitoring everybody’s activity,” Mr. Horgan said.

Earlier this year, the provincial government released a legal opinion that concluded BC could not enforce restrictions on travel from other provinces. Mr. Horgan has called on Ottawa to enforce such measures but, in the meantime, BC will install new highway signs along the Alberta border, reminding travellers coming from outside the province that they should not be crossing the border for anything other than essential business.



Ontario reversed course on its sweeping new police powers on Saturday, April 17, just one day after Premier Doug Ford announced the measures that triggered a swift and furious backlash. Officers in Ontario will no longer have the right to stop any pedestrian or driver to ask why they're out, or to request their home address.

In BC, police will be empowered under the Emergency Program Act to conduct random checks of vehicle traffic, where drivers will have to explain where they are coming from and where they are going, but the definition of essential travel has not been released yet.

Harsha Walia, executive director of the BC Civil Liberties Association, said the few details released by Mr. Horgan on Monday, April 19 indicate a program that is very similar to the one harshly criticized in Ontario. While the BC Premier said police would not be given additional authority, she said allowing officers to stop people randomly and ask them where they are going, where they've come from and for what purpose is beyond the scope of what police can do currently.

She questioned how the province will ensure that racialized people will not be targeted for questioning by police and she rejected Mr. Horgan's suggestion that the program will be no different than the CounterAttack program used to randomly check for people who may be driving drunk.

"These are much wider powers than we've seen," she said. "Increased policing powers are never random."

Mr. Horgan said the new rules for booking accommodation have been worked out in co-operation with the tourism industry, but said mandatory measures will follow if compliance is weak. "If we can't do it without an order, we're prepared to bring an order in, but at this point, non-essential travel should be confined to local travel only."

The new measures were announced as BC's hospitals hit their limits with a rising number of COVID-19 patients, and health officials announced on Monday, April 19 the youngest death due to COVID in the province to date. "At a time when we are so close to getting out of what has been the worst year of our lives, to hear of the death of a two-year-old today is a graphic reminder of how we are all susceptible to the ravages of COVID-19," Mr. Horgan told reporters.

While the province has now vaccinated about 30 per cent of its adult population, it does not expect to complete the first round of vaccinations until the end of June. The province has had strict limits on social gatherings in place since November, but Mr. Horgan said additional measures are now needed as the third wave tests the capacity of the health care system.

Health Minister Adrian Dix said some of the 20 hospitals in BC that provide most of the COVID-19 care have started to cancel scheduled surgeries as they redeploy medical staff to deal with more than 600 patients province-wide who are hospitalized because of the virus. That figure includes those who no longer are in isolation, and a record-breaking 138 people in critical care.

The fastest-growing cohort of COVID-19 patients in critical care are women in their 50s, and the province also announced Monday it has opened up eligibility for the AstraZeneca vaccine at pharmacies to people who are 40 years old or older.

## Indian Community In Windsor Raises Concerns Over Canada's Temporary Ban On Flights From India

*By CBC News, April 23, 2021*

<https://www.msn.com/en-ca/news/canada/indian-community-in-windsor-raises-concerns-over-temporary-ban-on-flights-from-india/ar-BB1fY4FZ?ocid=msedgdhp>

The Indian community in Windsor, Ontario is concerned for their loved ones as the federal government moves to ban flights from India and Pakistan for 30 days amid surging rates of COVID-19 cases and the threat of additional variants of concern.

Paresh Pandya, priest at the Hindu Temple and Cultural Center in Windsor, said he's anxious for his parents who, despite being Canadian, are stuck in India due to restrictions. They both contracted the virus six months ago and he's concerned about them getting it again.

"We never know who is going to be hit by ... COVID-19," he said. "We're really scared about anything happening at any time."

India reported a global record of more than 314,835 new infections on Thursday, April 22, raising the country's total reported cases past 15.9 million since the pandemic began. It's the second-highest total in the world next to the United States.

Experts are also concerned the new B-1-617 variant found in the country — also called the "double mutant" — which they describe as being more virulent and deadly.

Federal Transport Minister Omar Alghabra announced the flight ban on Thursday.

"As we've seen with our third wave, the COVID-19 pandemic can change rapidly," he said. "New variants can spread even faster than before and our health system is feeling even more pressure than ever before."

Passengers leaving India or Pakistan are permitted to enter Canada if they first fly to another country, but must produce a negative COVID-19 test from their most recent departure point.

In Windsor, community members are concerned that a ban will do more harm than good.

"We really want that to be the last resort, to try every other possibility to see if we can increase ... monitoring and more testing of travellers coming into the country, and to see how we can be restricted or limited," said Nandini Tirumala, project director with the South Asian Centre of Windsor.

"But to outright ban it just sends out the message to the community that this one particular country is having things out of control," she said, adding that many in the community in Windsor feel anxious about the ban.

Tirumala's family in India has also contracted COVID-19 at various points in the pandemic. She said she's worried that there is racist rhetoric surrounding the flight ban.

"It kind of also trickles down to everyday kind of interaction, everyday aggression between groups of people, racism, hate, and other kind of discrimination against those communities," she said.

Tirumala said the centre has been reaching out and trying to support members in terms of providing them with mental health support.

The ban of all commercial and private passenger flights from India and Pakistan took effect at 11:30 p.m. on Thursday, April 22.

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## 'Practically Impossible' To Keep COVID-19 Variants Out, Officials Say, As Flights From Hotspots Continue

*By Rachel Gilmore, Global News, April 21, 2021*

['Practically impossible' to keep COVID-19 variants out, officials say, as flights from hotspots continue \(msn.com\)](https://www.msn.com/en-ca/news/health/practically-impossible-to-keep-covid-19-variants-out-officials-say-as-flights-from-hotspots-continue)

It's almost "impossible" to keep concerning mutations of COVID-19 out of the country, Canada's top doctors warned on Wednesday, April 21.

Since April 6, more than 100 international flights landing in Canada have carried at least one positive COVID-19 case on board, according to the federal government.

"We know that, with viruses, it's practically impossible to prevent new variants from arriving here in Canada," said deputy chief public health officer Dr. Howard Njoo, speaking in French during a COVID-19 update on April 21.

Instead, he said, Canada should focus on its response when those variants almost inevitably worm their way into the country.

"It's very important to figure out what it is we're doing inside our country once these new variants have emerged here," Njoo said.

"It's very important to do contact tracing and lots of testing, there are many things that we must continue to do here in Canada besides just focusing on what's going on at the border."

When Variants of Concern (VOC) started to emerge, particularly the B.1.1.7 variant that was first detected in the United Kingdom, Canada tightened up its air-travel-related COVID-19 detection measures. Those measures included mandatory COVID-19 pre-boarding tests for passengers followed by tests upon arrival and a government-mandated quarantine.

"The testing has been very helpful," said Theresa Tam, public health officer of Canada.

She added that they've been "detecting positive" cases at the border and "sequencing every one of them" to determine what variants might be coming into the country.

India in particular has seen a flood of new COVID-19 infections, with nearly 300,000 new cases recorded on Wednesday, April 21 alone. Ontario's government has been "pleading" with the federal government to ban flights from India and other hot-spot countries, where flights continue to touch down on Canadian ground.

In the last two weeks, 35 incoming flights from India have carried at least one case of COVID-19, according to the federal government.

However, Tam was reticent to advise a country-specific flight ban on Wednesday, April 21, using the P.1 variant that first emerged in Brazil as a key example of why such bans can be troublesome.

"The P.1 variant has been picked up through border screening, but not just from Brazil," Tam explained.

"It's actually in ... somewhere between 40 and 50 other countries [now]. So country-specific targeted measures can only go so far."

Njoo echoed the concern.

"Look at what's going on with the variant identified in the United Kingdom," he said.

Canada slapped a country-specific flight ban on the United Kingdom in late December when B.1.1.7 variant COVID-19 cases were surging across the pond. Despite that ban, B.1.1.7 cases have still made their way into the country -- and are spreading fast.

"An average of 46 deaths were reported daily over the past week, which was 28 per cent higher than the week prior. There are over 17,300 variant of concern cases reported to date across Canada, with the B.1.1.7 variant accounting for almost 96 per cent of these," Tam said Wednesday.

Meanwhile, provincial governments are rushing to vaccinate as many Canadians as they can, in what public health officials have billed a race between variants and vaccines. More than 10 million vaccine doses have been administered to date.

But as COVID-19 cases continue to climb, officials warned that vaccines alone won't be enough to usher in a re-opening or an end to restrictions.

"With vaccines on board, the chances of (a resurgence) may be diminished, but it's not completely eliminated," Tam said.

"It has to be both public health measures and the vaccine ... to plank the curve again. That's what's going to let us have more relaxation in those restrictive public health measures."

## Trudeau Defends Canada's Travel Restrictions, But Says Government Open To Imposing More

By Mia Rabson, The Canadian Press, April 20, 2021

<https://www.theglobeandmail.com/canada/article-trudeau-freeland-to-book-COVID-19-vaccination-appointments-as-they/>

Canada is extending the use of quarantine hotels for international air travellers another month, and considering whether it needs to do more to stop COVID-19 cases from getting into the country from abroad.

Prime Minister Justin Trudeau said that could include barring incoming flights from specific countries, such as India, even as he defended his government's actions on the border as effective Tuesday.

"We are continuing to look at more and I have asked our officials to look carefully at, for example, what the U.K. has done very recently on suspending flights from India," he said.

The U.K. is adding India to its "red list" of countries from which it bars incoming flights. Only British citizens arriving from one of the 40 countries on the list are permitted entry, and they must go to quarantine hotels for 10 days.

India has reported more than 250,000 new cases of COVID-19 daily this week. Its hospitals are full and the death toll is piling up. Doctors are investigating whether another new variant, known as B.1.617, may be part of the reason.

Last December, Canada suspended flights from the U.K. for just over two weeks due to concerns about the COVID-19 variant that first emerged there.

Data on flights with positive cases shows in the last two weeks shows 117 flights arrived where at least one passenger tested positive, and 29 of them originated in Delhi. Another 20 arrived from U.S. cities, and 24 from Europe.

Canada currently requires all air passengers arriving from outside the country to spend up to three days in an approved quarantine hotel pending a COVID-19 test result.

Those rules, which also require COVID-19 tests before boarding an international flight to Canada, and for people arriving at land borders, were extended another month to May 21, Trudeau said.

Health Canada says about one per cent of air travellers are testing positive while in a quarantine hotel. All travellers are supposed to quarantine for 14 days regardless of their test result. They are to test again at 10 days, but Health Canada says it does not currently know how many are testing positive at that point.

While Canada looks at potentially expanding international travel restrictions, provincial governments are moving to curb domestic travel as well.

Ontario put up checkpoints at borders with Manitoba and Quebec this week, seeking to turn away non-essential travellers who don't live in the province.

Nova Scotia Premier Iain Rankin said Tuesday he wants everybody to stay out of his province unless they live there, invoking a ban on incoming travellers who aren't Nova Scotia residents or essential workers.

British Columbia is looking at roadblocks at ferry terminals or highways in and out of Vancouver to discourage recreational travel within the province.

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## More Than 200 Travellers Fined For Refusing To Quarantine In Hotels After Landing In Canada

*By Sophia Harris, CBC News, April 16, 2021*

[More than 200 travellers fined for refusing to quarantine in hotels after landing in Canada \(msn.com\)](#)

Len Desharnais says he believes Canada's hotel quarantine requirement for international travellers during the pandemic is a fair idea.

But shortly after arriving in Vancouver from Bangkok on March 18, he said he decided not to check into his quarantine hotel, because he felt proper COVID-19 safety precautions weren't in place based on his shuttle ride to the hotel and what he observed upon arrival.

"It's just a joke. It's not safe, as far as I'm concerned," said Desharnais.

He's one of hundreds of international travellers who have taken issue with Canada's hotel quarantine requirement, designed to help slow the spread of COVID-19.

As of March 30, 219 tickets had been issued to air passengers entering Canada who refused to quarantine at a designated hotel, said the Public Health Agency of Canada (PHAC). The fine for violating the requirement is \$3,000.

CBC News interviewed two travellers, including Desharnais, who say they defied the rules for safety reasons and have yet to receive a fine.

On February 22, the federal government mandated that air passengers entering Canada must take a COVID-19 test upon arrival and spend up to three days quarantining at a government-approved hotel to wait for their test results. Passengers must foot the bill for their stay, which can cost up to \$2,000.

Travellers who test negative can go home to finish their 14-day quarantine. Those who test positive will be transferred to a different designated government facility.

Desharnais, an Albertan who relocated to Thailand 10 years ago, was returning to Canada to do contract work as a safety adviser in the oil industry in Fort McMurray, Alberta.

He said he grew concerned about checking in to his quarantine hotel after taking the hotel shuttle bus from the airport.

"It was right at that point where I got worried, saying that this was not a safe situation."

Desharnais said the shuttle's driver handled travellers' luggage without wearing gloves or first disinfecting the bags; the shuttle was packed, so he wasn't physically distanced from other passengers; and there was no plexiglass between the passengers and the driver.

"He's been around so many passengers all day.... I got concerned."

Desharnais said that after arriving at the quarantine hotel, an employee also took no precautions when handling passengers' luggage.

Current evidence suggests the main way COVID-19 spreads is through close contact with an infected person, but that it can still happen by touching a contaminated surface.

Desharnais said he made the decision to leave at this point and do his entire 14-day quarantine at a friend's home in Prince George, B.C.

"If you feel a job is unsafe, not only do you have the right, but you must refuse it. So I take that into my personal life also."

### **'It's Not About Safety'**

Fanny Lapointe said she, too, decided to skip the hotel quarantine requirement for safety reasons, and has yet to receive a fine for doing so.

"What is more secure, to go directly to your place and see no people, or go to the hotel and see many people?" said Lapointe, who lives just outside Montreal.

She said she flew to Las Vegas to attend a friend's wedding, and when she returned to Montreal on March 11, she went directly home.

Lapointe said she concluded she'd be safer quarantining at home after a friend who stayed in a quarantine hotel earlier that month told Lapointe that she was allowed to leave her room during her stay.

"She was able to do whatever she wants," said Lapointe, who also objects to the high price of the hotel stay.

"It's just to punish people who travel. It's not about safety."

Several other travellers who stayed in quarantine hotels have also complained to CBC News about what they consider lax COVID-19 safety measures, including crowded waiting areas and quarantining guests freely leaving their hotel rooms.



"There was no security whatsoever, nothing to prevent us from leaving the room," said snowbird Bob Ardern of Lunenburg, N.S. He stayed in a quarantine hotel in Toronto in early April, after returning from a winter stay in Curaçao, a Caribbean island.

### **Public Health Agency Responds**

Public Health Agency of Canada (PHAC) spokesperson Tammy Jarbeau told CBC News the agency monitors the hotels by calling quarantining guests and periodically visiting the hotels to make sure they're adhering to the agency's health and safety requirements.

Jarbeau said hotel guests can also lodge complaints with PHAC.

"Hotels that do not adhere to the requirements set out by PHAC will no longer be used" as a quarantine hotel, Jarbeau said in an email.

At this point, the government has approved 59 quarantine hotels, which are located near the international airports in Vancouver, Calgary, Toronto and Montreal, the only cities where international flights are currently allowed to land in Canada.

Jarbeau also said quarantining travellers are responsible for ensuring they stay in their hotel room. According to a government website, guests can leave their rooms for scheduled outdoor time, but must be escorted out by security.

In January, before the hotel quarantine rule took effect, 0.5 per cent of Canada's COVID-19 cases were associated with international travel, according to PHAC. That figure dropped to 0.4 per cent in both February and March.

The agency said these statistics are an "underestimation" of the actual numbers.

### **Hotel Quarantine Court Battle**

Both Lapointe and Desharnais said if they do receive a fine from PHAC for refusing to quarantine in a hotel, they will fight it.

"I already know lawyers and, like, I'm ready to contest it," said Lapointe.

The government's quarantine requirement is already facing a legal fight from the Canadian Constitution Foundation (CCF), a constitutional rights advocacy organization.

Last month, CCF launched a lawsuit in Ontario Superior Court alleging the requirement violates Canadians' constitutional rights, including the right to enter Canada and the right to liberty.

On March 22, a judge dismissed CCF's bid for an injunction that would suspend the hotel quarantine requirement while the case is before the courts.



In his decision, Justice Frederick L. Myers wrote that refusing the injunction was in the public interest by trying to prevent the spread of COVID-19.

However, Myers also said the constitutionality of the hotel quarantine requirement has yet to be determined in court.

PHAC said it couldn't comment on a case that's before the courts.

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## US Upgrades Canada To 'Do Not Travel' Status Amid Soaring COVID-19 Numbers

*By Katie Dangerfield, Global News, April 20, 2021*

[U.S. upgrades Canada to 'do not travel' status amid soaring COVID-19 numbers \(msn.com\)](#)

The US State Department on Tuesday, April 20 upgraded Canada to "do not travel" status amid rising COVID-19 cases in the country.

The travel advisory says "do not travel to Canada due to COVID-19," on the state department website.

"The Centers for Disease Control and Prevention (CDC) has issued a Level 4 Travel Health Notice for Canada due to COVID-19, indicating a very high level of COVID-19 in the country," the website stated.

Eighty-per cent of the world's countries are now 'do not travel' countries for the U.S., according to the Associated Press. Travel is also discouraged for the remaining 20 per cent, though not as emphatically. It says people with plans to visit those countries should reconsider before proceeding.

The Centers for Disease Control and Prevention (CDC) previously listed Canada as Level 4 or "very high" warning against all travel to the country.

"Because of the current situation in Canada even fully vaccinated travelers may be at risk for getting and spreading COVID-19 variants and should avoid all travel to Canada," the CDC stated on its website.

The Canada-US border has been closed to people travelling for vacations and other non-essential visits since March 2020 to help limit the spread of the novel coronavirus.

## The Toll On Two Countries: Excess Deaths In Canada, U.S.

*COVID-19 isn't the only reason for elevated death rates in 2020, Statistics Canada reports*

*By James Langton, Investment Executive, April 16, 2021*

[https://www.investmentexecutive.com/news/research-and-markets/the-toll-on-two-countries-excess-deaths-in-canada-us/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN-All-afternoon](https://www.investmentexecutive.com/news/research-and-markets/the-toll-on-two-countries-excess-deaths-in-canada-us/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon)

Canada seems to have fallen behind the U.S. in its handling of the third wave of the COVID-19 pandemic, but new data from Statistics Canada reveals that Canada experienced far fewer extra deaths in the first two waves domestically.

The national statistical agency reported that there were an estimated 309,912 deaths in Canada in 2020, which included 16,333 in “excess” deaths — beyond what was expected without the emergence of a pandemic.

Both Canada and the U.S. experienced excess deaths in 2020.

While Canada suffered 5.6% more deaths than expected, the U.S. recorded more than half a million excess deaths (506,906), representing 17.4% more than expected in 2020, StatsCan said.

“Excess mortality in both countries appeared to be largely attributable to deaths caused directly by COVID-19,” StatsCan said, noting that Canada’s excess mortality was more in line with the number of deaths from COVID-19.

About 5% of Canada’s deaths in 2020 came as a result of COVID-19, compared with about 11% of U.S. deaths last year, StatsCan said.

On both sides of the border, excess deaths rose in the wake of the first wave of the pandemic, starting in late March 2020. Then, during the summer, Canada’s death rate reverted to expected levels, whereas the U.S. continued to suffer excess mortality.

Starting in September, both countries saw excess deaths rise again — a trend that “has continued into 2021,” StatsCan said.

Between September and the first week of January, Canada experienced about 9% more deaths than expected, whereas excess mortality in the U.S. was about 27%.

“As the pandemic continues, excess mortality in Canada has shifted to affect younger populations, but this shift cannot be explained by changes in the number of deaths attributed directly to COVID-19,” StatsCan said.

For instance, the agency reported that excess mortality among those under age 45 in Canada was 19% higher than expected since September, yet there was no increase in deaths from the virus in this age group (which has accounted for less than 1% of the COVID-19 deaths).

“These shifts imply an increase in deaths that may be indirectly associated with the pandemic or other factors,” StatsCan said, pointing to possible causes such as increase in overdose deaths in some provinces.

StatsCan also noted that 55% of deaths in Canada from COVID-19 have been in those aged over 85. In the U.S., the 65 to 84 year old group has been hardest-hit, accounting for 49% of pandemic deaths in that country during the year.

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## COVID-19 Surge Colors The Northeast Red, And Pink

*By Allison Bell, ThinkAdvisor, April 19, 2021*

[https://www.thinkadvisor.com/2021/04/19/COVID-19-surge-colors-the-northeast-red-and-pink/?kw=COVID-19%20Surge%20Colors%20the%20Northeast%20Red%2C%20and%20Pink&utm\\_source=email&utm\\_medium=enl&utm\\_campaign=lifehealthdaily&utm\\_content=20210419&utm\\_term=tadv](https://www.thinkadvisor.com/2021/04/19/COVID-19-surge-colors-the-northeast-red-and-pink/?kw=COVID-19%20Surge%20Colors%20the%20Northeast%20Red%2C%20and%20Pink&utm_source=email&utm_medium=enl&utm_campaign=lifehealthdaily&utm_content=20210419&utm_term=tadv)

### What You Need To Know

- About 1 in 700 U.S. residents tested positive for the virus that causes COVID-19 in the week ending April 15.
- Michigan looks bad. So do Minnesota, Pennsylvania, much of New York and most of New England.
- The infection rate increased 11% last week in most of Minnesota, and in most counties east of Missouri and north of Georgia.

The fourth wave of COVID-19 is threatening the lives of people in Minnesota, Pennsylvania, and most of New York state and New England as well as Michigan.

The U.S. Centers for Disease Control and Prevention is showing health insurers and life insurers what's coming at them in a set of maps included in the Community Profile Report for April 16.

Each daily report includes a spreadsheet full of data and a PDF file of maps and charts. The PDF file shows that the United States as a whole reported 146 new cases of COVID-19 per 100,000 people for the week ending April 15. That means that roughly 1 in 700 U.S. residents tested positive for severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), the virus that causes COVID-19.

The national new-case rate was 7.7% higher that week than it was in the week ending April 8.

## Individual States

The national numbers hide the fact that the picture looks much worse in some states than in others.

A spike has filled hospitals in Michigan. Red shading on the CDC's new-case rate map shows that a quieter version of the surge is also affecting many other states: Most counties in Minnesota, Pennsylvania, and the higher-population counties in New York state reported more than 200 new cases of COVID-19 per 100,000 residents for the week ending April 15. That means more than 1 in 500 of the people in those states tested positive for the COVID-19 virus.

A related map, illustrating new-case rate trends, mostly pink in the Northeast quadrant. The pink shading indicates that the new-case rate increased by 11% or more in most counties in those states, and also in many counties in surrounding states, including Illinois, Indiana, Kentucky, Maryland, North Carolina, Ohio, Kentucky and South Carolina.

The spreadsheet file section of the report shows that the median rate of increase for the country as a whole was about 11%.

In Maryland, for example, the officials reported 217 new COVID-19 cases per 100,000 residents, and the new-case rate was 76% higher than in the previous rate.

## An Age Shift

The CDC spreadsheet shows that about 80% of the 54 million U.S. residents ages 65 and older have had at least one COVID-19 vaccination dose.

Only about 80 million of the 130 million U.S. adults ages 18 through 64, or 38%, have had at least one vaccination dose.

Typically, people with life insurance are ages 30 through 69.

About 28,777 U.S. hospital beds were filled with patients with COVID-19 in the week ending April 15.

The percentage of hospitalized COVID-19 patients who were ages 70 and older fell to 27% April 15, down from 33% March 15, and down from 38%, when the CDC began breaking hospital admissions data out by age group.

The percentage of hospitalized COVID-19 patients who were ages 30 through 69 increased to 61% in the latest week, up from 54% March 15, and up from 51% Feb. 24.

In the past, the death rate for patients hospitalized with COVID-19 has been about 15% for patients ages 60 and older and about 3% for patients ages 30 to 59. If the pattern continues, then about 500 of the people ages 30 through 69 who were hospitalized with COVID-19 last week could die.

## Westjet CEO Ed Sims Finds Air Canada Aid Package ‘Bittersweet’ As Talks Drag On

*By The Canadian Press, April 15, 2021*

[https://www.theglobeandmail.com/business/article-westjet-ceo-ed-sims-finds-air-canada-aid-package-bittersweet-as-talks/?utm\\_medium=email&utm\\_source=Top%20Business%20Headlines&utm\\_content=2021-4-15\\_17&utm\\_term=&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/business/article-westjet-ceo-ed-sims-finds-air-canada-aid-package-bittersweet-as-talks/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-4-15_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

WestJet CEO Ed Sims says the federal government’s aid package for Air Canada could be “problematic” unless his company gets equitable treatment, as talks over pandemic relief continue between Ottawa and Canadian carriers.

In a memo obtained by The Canadian Press, Sims tells employees the government is now the fourth-largest shareholder in their biggest competitor, spurring him to insist on comparable terms at the negotiating table.

He says it was “bittersweet” to learn of a pandemic relief deal that grants Air Canada up to \$5.4-billion in loans plus a six per cent equity stake in the company in exchange for pledges to refund passengers, restore regional routes and maintain current job levels.

Sims says he is asking the government for new aircraft financing, domestic tourism stimulus and supply-chain reform to avoid price hikes of the sort imposed on carriers by Canada’s civil air navigation service last year.

Finance Minister Chrystia Freeland said Monday that talks continue with Canadian airlines, including WestJet.

Travel restrictions introduced through the beginning of the COVID-19 pandemic have been catastrophic for the airline sector, as passenger numbers and profits plummeted and tens of thousands of workers lost their jobs.

## Waterloo Region Approves \$44M In Improvements, Doubling Of Airport Staff

*By Catherine Thompson, Waterloo Region Record, April 16, 2021*

[https://www.therecord.com/news/waterloo-region/2021/04/16/waterloo-region-approves-44m-in-improvements-doubling-of-airport-staff.html?source=newsletter&utm\\_content=a04&utm\\_source=ml\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=wrhp\\_97063](https://www.therecord.com/news/waterloo-region/2021/04/16/waterloo-region-approves-44m-in-improvements-doubling-of-airport-staff.html?source=newsletter&utm_content=a04&utm_source=ml_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=wrhp_97063)

Regional councillors approved plans to spend \$44 million and double the staff at the Region of Waterloo International Airport over the next two years, even though the pandemic has severely limited travel and the airport has no guarantees of promised increases in passengers.

The improvements are needed to accommodate two new airlines who say they will bring up to 1 million passengers to the airport over the next three years, staff said.

“This is really investing in our community for the future that we want for the Region,” said Regional Chair Karen Redman.

Some Councillors expressed misgivings, but a vote to defer the spending until passenger numbers actually rise was defeated 10-4.

Councillor Geoff Lorentz called for a delay until there’s some evidence of increased passengers, saying he has become skeptical after years of mixed results at the airport. “We’ve had lots of people talk about starting, but we haven’t got one airplane off the ground and we haven’t had one additional passenger moving through that terminal, so how do we take a leap of faith, spend over \$30 million on something that we’re not even sure if they’re going to get off the ground?”

“Yes, there is a risk,” acknowledged Councillor Tom Galloway. “It’s a bit of a chicken and egg, there’s no question about that.” But if the promised flights happen, “then the terminal we currently have will not function.”

The Region’s original plan was to spend \$25 million in capital improvements at the airport, mostly in 2024-25.

Now the Region plans to spend \$44.4 million over the next two years, including an extra \$19.4 million which wasn’t in the capital budget when Councillors approved it in January, adding at least that much to the region’s debt.

The money would pay for the expansion of the terminal with a permanent addition and two modular “relocatable” additions, a new baggage-handling system, as well as adding parking.

Low-cost Flair Airlines hopes to begin flights in May to several Canadian cities, including Victoria, Vancouver, Calgary, Edmonton, Winnipeg and Halifax. Pivot Airlines, with small planes catering to the business market, hopes to offer flights to Toronto, Ottawa, Windsor and Montreal this fall.

Passenger traffic at the airport has steadily declined since 2015, when it saw nearly 154,000 passengers, to 80,000 in 2018. WestJet is the only airline now flying out of the airport, but has cut its flights to Calgary from one a day to one flight a week until at least May. More flights are planned to resume in May and again in June.

Councillor Sean Strickland, who chairs the Region's finance committee, said he would like some firm commitment that the airlines will follow through if the Region spends the money, noting that there was no mention of major costs when the Region approved Flair flying out of the airport.

The Region takes the pledges from the airlines as "best intentions," said airport manager Chris Wood. "There's no guarantee or remedy should they not provide that service."

That wasn't good enough for Strickland. "You're hearing it on faith: we've got to take risk. We've been doing this on the airport for 25 years."

Several airlines have come and gone from the airport over the years: Bearskin Airlines flew to Ottawa from 2007 to 2014; American Airlines flew weekly to Chicago from 2012 to 2016; and FlyGTA offered weekday flights to Toronto Island from 2017 until 2020.

The airport master plan, approved in 2017, calls for airport improvements in two phases, when passenger levels hit 250,000 a year and then 500,000 a year. But the recent plans from the two new airlines means the airport is "leapfrogging" over those targets.

Staff project that the new flights will boost the number of passengers at the airport from an estimated 99,000 to 220,000 by the end of this year; 750,000 passengers by the end of 2022 and 1 million or more by 2023.

Council also approved more than doubling the full-time staff at the airport. The airport now employs 22.3 full-time equivalents, but that would rise to 49.8 by 2022 if passenger numbers increase. Day-to-day costs to operate the airport would jump from \$5 million a year today to \$9.5 million by 2023.

Those unprecedented increases in traffic would generate new revenues for the airport — rising from \$3.6 million today to \$11.8 million by 2023. But despite the extra revenue, the airport will still require a subsidy from regional taxpayers, which rises from \$5.6 million today to \$6.3 million in 2022 before dropping to \$6.2 million in 2023.

Despite the extra spending — the capital improvements, the growth in salaries and operating costs, and the cost of servicing the added debt — the hit to Regional taxpayers would still be within the Region's target of \$23 per household, a target that was set in the airport master plan approved in 2017.

## OTHER CAFII MEMBER-RELEVANT INDUSTRY NEWS/ISSUES

### New Entry Named Top Bank In Canada

*CEO hails 'remarkable achievement' as organization makes a splash in World's Best Banks 2021 list*

*By EQ Bank Press Release, As Published On Wealth Professional, April 19, 2021*

[https://www.wealthprofessional.ca/news/industry-news/new-entry-named-top-bank-in-canada/355101?utm\\_source=GA&utm\\_medium=20210419&utm\\_campaign=WPCW-Breaking-20210419&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/news/industry-news/new-entry-named-top-bank-in-canada/355101?utm_source=GA&utm_medium=20210419&utm_campaign=WPCW-Breaking-20210419&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

EQ Bank, powered by Equitable Bank, Canada's Challenger Bank™, has been named the #1 Bank in Canada on the Forbes list of World's Best Banks 2021. The World's Best Banks were selected based on over 43,000 consumer surveys representing 28 different countries. This is EQ Bank's first time being named to this prestigious list.

"As Canada's first-born digital bank, it's a remarkable achievement to rise to the rank of Canada's #1 Bank in just a few years," said Andrew Moor, President and CEO of Equitable Bank. "Being recognized alongside not only our Canadian peers, but also globally is a testament to the success we've had in challenging what's always been done and changing the way people think about everyday banking."

Participants in the global surveys were asked to rate every bank at which they have a checking or savings account on overall recommendation and satisfaction, as well as rate the banks in five different criteria: Trust, Terms & Conditions, Customer Services, Digital Services, and Financial Advice. All credit institutions offering checking and/or savings accounts were eligible to be considered for this recognition.

"We live and breathe our commitment to change banking to enrich people's lives," said Moor. "Knowing that these awards are based on such elements as trust, customer service, and digital services instills great pride in seeing that we're following through on those commitments. We're truly honoured to receive this award."

EQ Bank launched in 2016 and is Canada's first digital bank born in the mobile age. From inception, EQ Bank has challenged the notion of what everyday banking should be. Its first product, the EQ Bank Savings Plus Account, revolutionizes the idea of an everyday bank account that offers superior interest rates while simultaneously making it easy to move money and make payments. It is leading the way as the bank where Canadians earn more without the complexities and headaches often associated with traditional banking. EQ Bank now has more than \$5 billion in deposits and over 185,000 customers.

The World's Best Banks 2021 was announced on April 13, 2021 and is presented by Forbes and Statista Inc., the world-leading statistics portal and industry ranking provider. The final list recognizes the top 500 companies around the world and can be viewed on the Forbes website.



## IBC Praises Conservative Party's Climate Plan

By Lyle Adriano, Insurance Business Canada, April 19, 2021

[https://www.insurancebusinessmag.com/ca/news/catastrophe/ibc-praises-conservative-partys-climate-plan-252600.aspx?utm\\_source=GA&utm\\_medium=20210419&utm\\_campaign=IBCW-MorningBriefing-20210419&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.insurancebusinessmag.com/ca/news/catastrophe/ibc-praises-conservative-partys-climate-plan-252600.aspx?utm_source=GA&utm_medium=20210419&utm_campaign=IBCW-MorningBriefing-20210419&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

The Insurance Bureau of Canada (IBC) has responded favourably to the climate plan proposed by the Conservative Party of Canada, which addresses both carbon emissions and adaptation.

The climate plan – entitled “Secure the Environment: The Conservative Plan to Combat Climate Change” – was unveiled by Conservative leader Erin O’Toole last Thursday. One of the most notable points of the plan was a proposal to replace the Liberal government’s current carbon pricing scheme with a loyalty card-like approach. This so-called “personal low carbon savings account” will make consumers pay a carbon levy on fuel, which will then be stored into an account that can be used for green purchases.

Carbon fees aside, the IBC praised other details of the Conservative’s climate plan. In particular, the bureau was pleased to see commitments to the following:

- Address the lack of political attention on disaster resilience and learning lessons from the pandemic by appointing a national disaster resilience advisor to the Privy Council Office.
- Devise and implement a national climate adaptation strategy that:
  - Is based on measurable targets
  - Addresses existing provincial concerns about flood readiness while leveraging private sector solutions to reduce government exposure and spending
  - Addresses wildfire and drought exposure in collaboration with farmers, ranchers and foresters
  - Establish a residential high-risk flood insurance program to ensure all Canadians are financially protected while avoiding future government bailouts.
  - Incorporates a mitigation and adaptation lens into the government’s infrastructure investments
  - Harnesses the power of nature to increase resilience by working with provinces and territories to develop a natural infrastructure plan.

“For all the attention being paid to emissions reduction, not enough effort has been made to address the losses Canadians are experiencing today from flooding, wildfires, wind and hailstorms,” said IBC vice president of federal affairs Craig Stewart. “Last year alone, insurers paid out over \$2.4 billion in property claims, and taxpayers shouldered far more. This climate plan strives to address that gap and, if implemented, would make Canadians and their communities safer and more financially resilient.”

According to the IBC, Canadian insurers spent an average of \$2 billion annually between 2009 and 2020 on losses related to natural catastrophic events (classified as events resulting in insured losses of \$25 million or more). By comparison, insurers paid an average of only \$422 million per year from 1983 to 2008.

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## US Individual Life Insurance Applications Climb 18.5%

*By Allison Bell, ThinkAdvisor, April 16, 2021*

[https://www.thinkadvisor.com/2021/04/16/u-s-individual-life-applications-climb-18-5/?kw=U.S.%20Individual%20Life%20Applications%20Climb%2018.5%25&utm\\_source=email&utm\\_medium=enl&utm\\_campaign=lifehealthdaily&utm\\_content=20210416&utm\\_term=tadv](https://www.thinkadvisor.com/2021/04/16/u-s-individual-life-applications-climb-18-5/?kw=U.S.%20Individual%20Life%20Applications%20Climb%2018.5%25&utm_source=email&utm_medium=enl&utm_campaign=lifehealthdaily&utm_content=20210416&utm_term=tadv)

### What You Need To Know

- Application counts increased for all age groups which the Medical Information Bureau (MIB Group Inc.) tracks.
- Activity increased by more than 10% for all types of products.
- Whole life activity showed the most growth, and term life activity showed the least.

US consumers kept individual life insurance underwriting systems busy in March.

Individual life application volume climbed 18.5% between March 2020 and March 2021, according to MIB Group Inc.'s new individual life application activity report.

Many US communities began imposing COVID-19-related lockdowns in the middle of March 2020, but MIB says results for March 2021 also look great when compared with results from before the pandemic era.

Individual life application activity was 14% higher this past month than in March 2018, and 22% higher than in March 2019.

In February, application activity was up 7.3% year-over-year.

## RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

### Can Life Insurers Keep Millennials' Attention As COVID Fades?

By Mike Reeves, Vice-President, Life Solutions, Hannover Re Group, April 6, 2021

[https://www.dig-in.com/opinion/can-life-insurers-keep-millennials-attention-as-COVID-fades?position=editorial\\_6&campaignname=DIG%20Voices-04162021&utm\\_source=newsletter&utm\\_medium=email&utm\\_campaign=DIG Weekly Voices%2B%27%2B04162021&bt\\_ee=IO0QP%2B3ecgiR8BVImk8ppVxGcN7S4ILOq5cTkfO4rFs8OZ2y%2B5p%2BB2gqgp%2BaLKt2&bt\\_ts=1618588918987](https://www.dig-in.com/opinion/can-life-insurers-keep-millennials-attention-as-COVID-fades?position=editorial_6&campaignname=DIG%20Voices-04162021&utm_source=newsletter&utm_medium=email&utm_campaign=DIG%20Weekly%20Voices%27%2B04162021&bt_ee=IO0QP%2B3ecgiR8BVImk8ppVxGcN7S4ILOq5cTkfO4rFs8OZ2y%2B5p%2BB2gqgp%2BaLKt2&bt_ts=1618588918987)

The last year and a half has seen a dramatic reversal of a long-term trend where younger households didn't buy life insurance. Despite a period of volatility around March and April 2020, coinciding with the initial swath of lockdowns, the MIB Life Index ended 2020 up 4 per cent year-on-year, the highest annual growth rate on record. What's more, this growth was driven predominantly by younger cohorts, with activity increasing in the 0-59 age range rather than 60+, in stark contrast to recent years where any growth has been almost entirely driven by the latter group.

Intriguingly, this shift started slightly before the pandemic. In January 2020, Kobe Bryant's death from a helicopter accident, which dominated the news cycle for weeks, appears to have triggered a sharp uptick in demand for financial protection in the case of untimely and unpredictable tragedy. Soon following, the pandemic understandably heightened awareness of mortality in generations previously unaccustomed to such perspectives. The attendant economic uncertainty is also contributing, with many either having lost or facing the imminent prospect of losing employer group coverage (42% of Americans report that they would face financial hardship within just six months if their household's primary wage-earner died unexpectedly).

Prior to the pandemic, the so-called "generation gap" when it comes to life insurance was a major and constant point of consternation for the industry. Younger cohorts, especially the millennial generation – under new financial constraints and not necessarily catered to by traditional sales channels – had little awareness of or inclination to take out life insurance policies, and sales had withered to a fraction of what had once been a dependable and sizeable revenue stream.

But consumer demand and awareness among younger Americans has only ever been one piece in a larger puzzle. For some time now, the industry has been aware that re-engaging with younger market segments, while also continuing to serve its traditional customer base efficiently, will require a wholesale adaptation to more advanced technologies and digital forms of distribution that, for younger generations especially, are now standard habit. Technology and digitization – and taking full advantage of the new opportunities and business models they enable – will be key to taking long-term advantage of this renewed interest in life insurance.

This turnaround in sentiment is reflected in the latest edition of LIMRA's annual Insurance Barometer Study. While only 52% of eligible Americans currently have life insurance (down from 63% just a decade ago), demand has shot up. Nearly one third of consumers report that COVID-19 has made it more likely that they will purchase life insurance within the next 12 months, corresponding to 59% of the uninsured, and 22% of the under-insured. Notably, millennials are now the most keen of the generational cohorts (while just under half of this age group currently own life insurance, 48% declared an intent to buy within the next year), with Generation Z following not far behind. Crunch the numbers and this adds up to well over 100 million potential customers that are already motivated to buy – a huge opportunity by any measure.

This spike in interest, however, will not alone be enough to bridge the generation gap over the long-haul – especially once COVID begins to fade from the agenda.

It's good news then that, on the insurer side, the pandemic has dramatically accelerated, rather than reversed, existing trends. As with many other industries, the chilling effect of lockdowns and other emergency measures on physical, face-to-face interactions has forced life insurance firms to dive head-first into technology driven approaches and distribution methods as a matter of imperative. The transition to digital distribution, as well as automated underwriting and digital policy issuance leveraging new forms of data, was already inevitable before anyone had heard of COVID-19. But from early 2020, what was once a priority for future growth has become an immediate non-negotiable. New approaches, business processes and distribution models made commercially viable by this technology are higher up the insurance industry's agenda than ever.

While nearly half of agents have reported a collapse in in-person business since the onset of the pandemic, life insurance companies of all shapes and sizes across the industry have leapt head-first into new digital technologies, tools and channels, to compensate for the sharp drop in traditional methods of doing business. For example, embracing new technologies enabling real time access to electronic health records and other forms of advanced data allows insurers to underwrite policies accurately even without face-to-face assessments or interactions. A variety of new data sources are being leveraged to automate decisions in the underwriting process, such as HumanAPI, a source of electronic health records, and LabPiQture, a source of real-time lab records. Using these technologies in the underwriting and distribution process, by integrating them with advanced automated underwriting software, is pivotal in future-proofing the industry, and in creating massive efficiencies at the same time.

The life insurance industry has always, by nature, been cautious in embracing technological change, preferring the slow and the steady as to the sudden. But the pandemic has entirely removed the luxury of time from the equation. New technologies, new data forms and new approaches to automated underwriting that may have spent long periods in planning and testing are already live and gathering momentum. Years have become months. A transition to digital technology that prior to the pandemic could have spanned the next decade will now likely be complete in just a year or two.

This is no bad thing. If the industry is to take advantage of the new interest in life insurance among the young, as well as continue to service its traditional customer base in a more efficient and sustainable way, the sooner the better.

The sector was already facing a challenge of modernization, COVID-19 is unlikely to change the future shape of life insurance. What it does mean, though, is that the future is going to be here much, much earlier than expected. For those firms keen to acquire first-mover advantage, the window of opportunity just became even narrower.

The time to embrace new technology is now.

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## IBM Looks At Insurers' Relationship With Data

*By Kate McCaffery, Insurance Portal, April 13, 2021*

New on the demand side: we want tailored, practical, transparent and flexible insurance, say the authors of a recent report published by the IBM Institute for Business Value . This means that, in order to innovate, insurers must review the relationship they have with data and adopt new sources. The report, titled Personalization, platforms and data-designed offerings: The new generation of insurance , suggests that 71% of insurers already have products and data-driven services in their portfolio, but many still don't know what data they need, or when they can use it or should share it. Insurance products and services have been put to the test in unprecedented ways due to the COVID-19 pandemic, the authors say. As a result of this experience, clients are now more attentive to their insurance needs. The demand for new generation insurance is on the rise, for example for parametric insurance or for products on demand or products which take into account the insured's use. The report also examines the need for insurers to stop using historical data and move to real-time data. According to the authors, the study shows that 71% of insurers have portfolios that include data-driven products and services. Usually, these generate a larger portion of their revenue and are more quickly marketed than offers from insurers who do not have them. New products and services launched in the past 12 months have generated 25% more in revenue and 33% more in bonuses, and their development cycles have been shorter, with product launch taking at least 7% less time, the report says.

**Read Story (Subscription Required):** [https://portail-assurance.ca/economie/ibm-se-penche-sur-la-relation-des-assureurs-avec-les-donnees/?utm\\_source=sendinblue&utm\\_campaign=weekly\\_flash\\_202104-19&utm\\_medium=email](https://portail-assurance.ca/economie/ibm-se-penche-sur-la-relation-des-assureurs-avec-les-donnees/?utm_source=sendinblue&utm_campaign=weekly_flash_202104-19&utm_medium=email)

## Is Your Digital Shift Putting Clients At Risk?

*KPMG Canada report warns that hackers and fraudsters are capitalizing on growth of online channels*

*By Steve Randall, Wealth Professional, April 8, 2021*

[https://www.wealthprofessional.ca/news/industry-news/is-your-digital-shift-putting-clients-at-risk/354770?utm\\_source=GA&utm\\_medium=20210408&utm\\_campaign=WPCW-MorningBriefing-20210408&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/news/industry-news/is-your-digital-shift-putting-clients-at-risk/354770?utm_source=GA&utm_medium=20210408&utm_campaign=WPCW-MorningBriefing-20210408&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

The acceleration of the digital transformation over the last year has kept many organizations in business and given a boost to many others.

But the rapid rise in the use of cloud-based solutions and other digital channels has also provided additional opportunities for cybercriminals who are finding new ways to target firms.

A new report from KPMG in Canada shows that online databases is one area that hackers are focusing on, intensifying the risk of identity theft.

Wealth professionals may be storing client data online for the convenience of being able to access information from anywhere, especially with many working from home.

The need for access from multiple locations will have been implemented with security in mind, but the report warns that belief that cloud databases are 'secure' may be misguided.

The sudden rush to make systems accessible to remote teams along with access from home networks that may be less secure than office-based systems is likely to mean that security protocols are not at full strength.

"The reliance on digital platforms and cloud computing has put more sensitive data within the reach of cybercriminals, who are becoming increasingly more adept at accessing or hacking into 'secure' customer databases to steal identities," said Enzo Carlucci, the new National Forensic and Investigative Accounting Services Leader at KPMG in Canada.

### Reputational Risk

The risks are not purely about financial fraud with reputational damage one of the concerns for organizations.

Hackers are using a combination of tactics to benefit from their cybercrimes with identity theft among the most worrying. Synthetic identity theft is also prolific, where fraudsters use both real and fake data to create a new identity.

Stéphan Drolet, a Forensic Partner and KPMG's Business Unit Leader for Advisory in Quebec, says that firms should conduct full reviews of their online systems to identify weaknesses that could allow hackers in.

But this is not a one-off review, with ongoing assessment to make sure systems are secure.

"Organizations should treat fraud prevention as a living, breathing program," Drolet said. "Cyber threats are here to stay, so follow the trends, know the red flags and keep on top of best practices."

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## US Life Insurance Coverage Gap Grows: LIMRA's 2021 Insurance Barometer

*By Allison Bell, ThinkAdvisor, April 16, 2021*

### What You Need To Know

- The percentage of consumers who say they need life insurance coverage and don't have any grew to 18%.
- Women are more likely than men to say they have a life insurance coverage gap.
- Many of the highest-income survey participants reporting having a life insurance coverage gap.

The percentage of U.S. adults who say they have a life insurance coverage gap is continuing to grow.

The percentage of survey participants who said in January 2021 that they needed life insurance and had none increased to 18%.

That was up from 16% in January 2020, and up from just 7% in 2011.

Life Happens and LIMRA have included data on the life insurance coverage gap in a new summary of some of the results from their 2021 Insurance Barometer online survey.

Life Happens is an Arlington, Virginia-based group that promotes awareness of life insurance and related products, such as disability insurance.

LIMRA is a Windsor, Connecticut-based financial services research group.

Life Happens and LIMRA started the annual Insurance Barometer survey series in 2011. The survey program pulls in responses from about 3,000 U.S. adults every year.

### Reasons

The increase in the life insurance coverage gap has been due mainly to a drop in the percentage of participants who say they have life insurance.



About 70% of the participants in the new survey said they needed life insurance. Participants were about as likely to say they needed life insurance in 2011 and in 2020.

The percentage of participants who said they have life insurance fell to 52%. That was down from 54% in 2020, and down from 63% in 2011.

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## Why Change In P&C Insurance Is A Difficult Proposition: The Innovator's Dilemma

*By Adam Malik, Canadian Underwriter, April 14, 2021*

[https://www.canadianunderwriter.ca/insurance/why-change-in-pc-is-a-difficult-proposition-the-innovators-dilemma-1004206447/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterWeek&utm\\_content=20210416170030](https://www.canadianunderwriter.ca/insurance/why-change-in-pc-is-a-difficult-proposition-the-innovators-dilemma-1004206447/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterWeek&utm_content=20210416170030)

Insurers are between a rock and a hard place when it comes to changing the way they do business, because of the risk of harming broker relationships, investment costs, and, at the end of the day, the current system works, observed a brokerage leader in a recent webinar.

Danish Yusuf, CEO and founder of Zensurance, acknowledged there are plenty of reasons for insurers to change the way they do business. These include offering better products to customers, and making it easier for consumers to buy the products.

But there are just as many reasons why it's difficult for insurers to move beyond the status quo, said Yusuf, who spoke at the Insurance Institute of Ontario's latest At the Forefront series webinar, entitled The Insurance Industry Innovator's Dilemma.

"I don't want to discount how hard it is to make such a shift," Yusuf observed. "I start with saying that, fundamentally, the industry is doing its job. Policies are being issued and renewed and endorsed. Claims are being paid. Hundreds of thousands of people [are] being directly employed in Canada, probably millions indirectly. It's fundamentally working."

But certain aspects of the business are becoming commoditized and more transactional in nature. Insurers really should move to transact those deals differently, he said, specifically within an online platform.

But insurers are in a difficult spot for three reasons, Yusuf said.

First, moving such transactional insurance purchases online creates something similar to a direct model of selling insurance.

"What happens to the [broker channel] if you have 100% of your business going through brokers, and you now set up a parallel channel and you want to disintermediate the brokers?" Yusuf asked.

Granted, this has been done by Economical with its Sonnet brand and Intact with belairdirect, he pointed out.

“So, it’s happened,” Yusuf said. “But it’s a really, really tough decision, not only because of what the brokers may feel, but also your executives are compensated based on a certain model of business and they have relationships and people they’ve been working with for many, many years. So if you have a machine going at full speed, it’s very hard to shift the direction.”

Second, it’s a costly investment to build the technology to transact online — hundreds of millions of dollars, Yusuf said.

“Now, imagine you’re the executive that has to make the following case,” Yusuf said. “I want \$400 million. I want to go after a low-margin business. I want to further commoditize it. And I want to alienate my brokers. Very, very tough case to make. Not all of those have to happen, but taking an extreme example, it is really hard to make that case.”

Third, the current system works. “So why rock the boat?” as Yusuf described the rationale. “It’s working. Let’s keep going.”

It’s difficult to be the first company to act on a drastic change, Yusuf observed. “It’s easier when a few have already done it first.”

In response to these three cases in support of the status quo, Yusuf brought up an old saying: There are two ways to go bankrupt — gradually and suddenly. He cited the example of the steel industry, in which large companies gave away low-margin business to small steel mills. Those mini-mills kept taking a little more each time until the big guys went out of business: the larger companies didn’t change to stop the new players from taking more of their business.

Yusuf sees what happened in the steel industry as a wake-up call to the P&C insurance industry. If large, established insurance providers continue to let new players take the low-margin, transactional business away from them, those new players will suddenly build up the resources to start taking away the high-margin business, too, unless the established players decide to change.

“It’s a stark way of putting it,” Yusuf admitted. “We’re not necessarily there yet. But the point here is to take a longer-term view and say, ‘Changes are happening. How do we start reacting today so that we are ready for things when we start getting to that ‘suddenly’ portion?’”

## Etiquette For Asking If Your Employees Are Vaccinated

*By Greg Meckbach, Canadian Underwriter, April 9, 2021*

[https://www.canadianunderwriter.ca/risk/etiquette-for-asking-if-your-employees-are-vaccinated-1004206280/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterWeek&utm\\_content=20210416170030](https://www.canadianunderwriter.ca/risk/etiquette-for-asking-if-your-employees-are-vaccinated-1004206280/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterWeek&utm_content=20210416170030)

Asking your workers whether or not they got their COVID-19 vaccine shot is not necessarily a good idea.

“If you are going to require employees to disclose their vaccination status, you need to consider the nature of the workplace,” said Adam LaRoche, a Calgary-based lawyer with Osler, Hoskin & Harcourt LLP’s employment and privacy and data management groups.

In Canada, 7.25 million doses of COVID-19 vaccines have been given, The Canadian Press reported on April 9. Two per cent of Canada’s population (762,766 people) have been fully vaccinated.

Whether or not an individual is vaccinated is considered sensitive personal health information, LaRoche said in an interview. That said, once the majority of the population is vaccinated, there may be circumstances under which an employer is justified in asking workers for their vaccination status.

In any case, the employer would have to keep information on the vaccination status of individual workers confidential, only releasing aggregate statistics to the work force as a whole.

But LaRoche says employers need to consider the following three things before they even ask workers whether or not they have received the vaccine:

- the realistic risk posed by COVID-19 to the workplace;
- any accommodations that would have to be made for protected grounds under human rights legislation, such as a disability that makes them high risk for side effects or religious beliefs;
- whether or not wearing masks and physical distancing in the workplace would be sufficient to protect the work force without needing to disclose to everyone in the workplace what percentage of workers have been vaccinated.

An employer should develop a policy that considers these three issues before collecting vaccination status from workers, said LaRoche.

“In a general office, requiring employees to disclose their vaccination status may or may not be reasonable, but in a workplace with higher risk of transmission, to effectively manage the employment relationship – like a meat packing plant for example – you have a much better case [for collecting data on workers’ vaccine status].”

Even if you are justified in collecting that data from workers, the information must be safeguarded and protected from being accidentally released to people without a need to know.

What if someone were to argue that a worker's right to a safe workplace overrides individuals' privacy rights?

"The trick with the pandemic is everything evolves quickly," LaRoche said. "The consensus right now [among Canadian privacy lawyers] would be that that kind of disclosure probably won't be warranted in the majority of circumstances that we have seen."

Broadly speaking, employers have a general obligation to maintain a safe workplace, noted LaRoche.

"I think it is probably doubtful that the general obligation (to maintain a safe workplace) extends to permitting or requiring employers to require employees to disclose vaccination status without the consent of that employee," said LaRoche, who is licenced to practice law in both Alberta and British Columbia.

LaRoche's comments apply to workplaces across Canada, either because privacy legislation applies or because it is best practice. Employees' privacy rights in a specific workplace depend on a number of factors, including whether or not the workplace is unionized, whether the workplace is federally or provincially regulated, and, in the case of a provincially-regulated workplace, which province or territory regulates the workplace. Banks, airlines and railways are examples of federally-regulated workplaces.

Workplace privacy legislation varies from province to province, said LaRoche. At the moment, Alberta, B.C. and Quebec are the only provinces with privacy laws that apply to provincially regulated employers. Federally regulated employers have federal legislation on workplace privacy.

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## What's Missing In A Purely Remote Work Environment?

*By Adam Malik, Canadian Underwriter, April 13, 2021*

[https://www.canadianunderwriter.ca/insurance/whats-missing-in-a-purely-remote-work-environment-1004206394/?utm\\_medium=email&utm\\_source=newcom&utm\\_campaign=CanadianUnderwriterWeek&utm\\_content=20210416170030](https://www.canadianunderwriter.ca/insurance/whats-missing-in-a-purely-remote-work-environment-1004206394/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterWeek&utm_content=20210416170030)

The insurance industry has shown that it can operate successfully in a work-from-home environment, but for any company that wants to see growth, being in the office on a regular basis is essential, P&C insurance executives said during the virtual webinar, Casualty Insights Conference, hosted by Advisen.

The panellists ultimately agreed that working from home has worked during the COVID-19 pandemic, and that P&C companies would most likely develop a hybrid option for returning to work. But they were asked to provide a contrarian view to the idea that permanent remote work was a viable option for the industry.

Pam Ferrandino, vice president at Gallagher Bassett, and David Perez, chief underwriting officer of global risk solutions, North America at Liberty Mutual Insurance, both focused on missed opportunities. They noted that much can be gained from personal interactions in the office — mentorship, collaboration, and problem-solving opportunities — which is missing when people work remotely.

“What I think we miss often through this remote environment is that unplanned opportunity to have a conversation or connection and keep things alive in terms of your relationships,” Ferrandino said during the webinar. “You just don’t bump into people on the street, you don’t bump into people at a conference [anymore]. So everything has to be a little more rigorous, I think, in this environment, and a little more structured. You have to plan to pick up the phone or plan to schedule something to get people’s times.”

In a fully remote environment, the benefits of those personal relationships forged in the office are gone, she added during the session *Working from Home, Forever: A View from the Top*. The office offers “that same dynamic where you engage with your office colleagues, and the people you’re bringing into your organization, to share knowledge and be spontaneously collaborative versus structured collaborative.”

For some, the office is where mentorship happens.

Mentorship is highly valued by brokers. It was ranked second in Canadian Underwriter’s 2021 National Broker Survey in terms of an important source for knowledge and skills they require. Only “training and certification bodies” was ranked higher. So after official educators, peers were looked upon to provide essential learnings.

Furthermore, 80% of brokers with 16 years or less in the business felt mentorship was important to them.

Perez expanded on Ferrandino’s thoughts, noting how there’s no more spontaneity or casual engagement in a purely remote environment. All engagement is structured, and that’s a concern for him. Take, for example, new hires over the last year. They haven’t met their team in-person or even their leaders.

“Do I think that they’re probably at a disadvantage from people that may have joined a year before that? I do,” he said.

“I think there’s no doubt that when you’re in an engaging environment, where you have the ability to collaborate [and be] exposed to people with more experience than you, being able to hear discussions [and] observe behaviour, that’s a benefit.”

Coaching is another benefit of the office environment. When a manager is around their staff, for example, they are observing and can offer feedback based on what they see. Employees are missing out on important feedback, Perez added.

“We’ve got a lot of learning to do, but I think it’d be a disadvantage for us to say, ‘We’re going to go completely work-from-home going forward,’” he said. “That would...really impact, I think, the employee experience for the long run.”

For Stephen Hackenburg, chief broking officer of national casualty at Aon, the most successful companies will find the right balance of having people in the office and at home, a solution that fits the company’s culture.

“Especially firms that require innovation and collaboration to serve clients, I think a lot of firms are going to find that getting people together in smart ways is going to be a competitive advantage,” he said.

“I think smart firms will start to really identify in a hybrid environment what work is suitable and productive to be done remotely and what work is better tasked in-person. I think the best firms will find that right balance, they will find it quickly, and it’ll enable them to compete more effectively in the market.”

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## UPCOMING WEBINARS AND EVENTS

### Web Seminar: Climate Change: Why It Matters

**Date:** Wednesday, April 28, 2021

**Time:** 1:00pm-2:00pm EDT (60 minutes)

Pressure on organizations to address climate risks is intensifying. But what does this really mean for insurers? In this session, we will explore the why, the what and the how of this risk through a number of different lenses, including regulatory, principle and resilience.

Attendees will hear insights on these topics:

- What are the risks?
  - Physical, transition and liability risk
- Why should insurers be concerned?
  - How regulations abroad will affect the Americas
- What are the challenges to insurers and how can they be addressed?
  - How to navigate the increasingly complex risk landscape

This activity may qualify for continuing education (CE) credits.\* Participants should claim credit commensurate with the extent of their participation in the activity.

[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](#)

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## Web Seminar: Future of Insurance Canada 2021 By Reuters Events

**Date:** August 24-25, 2021

**Time:** (TBD)

Insurers have been masters of resilience for years but now is the time to use these skills to go from simply surviving to thriving, by reinventing insurance as we know it.

This is the time to seize opportunities.

Now, more than ever, we must urgently transform products and services, tackle emerging risks, and strategize for success in a dramatically changed, digital landscape.

Which is why Reuters Events is bringing The Future of Insurance Canada 2021 (August 24-25) combined with the inaugural Connected Claims Canada (August 26). This is your chance to join insurance industry titans as we explore future-setting trends and practical case studies that will reinvent insurance.

[Pre-order information pack here](#)



## Web Seminar: Connected Claims Canada 2021 By Reuters Events

**Date:** August 26, 2021

**Time:** (TBD)

Reuters Events is excited to announce that the largest claims innovation and technology event in the world is finally coming to Canada.

Connected Claims Canada will take place in August 26th and will be hosted alongside the most influential event for the Canadian insurance industry, the Future of Insurance Canada (August 24-25).

When digital is no longer a competitive advantage but a requirement to do business, transforming claims is the most successful strategy to reduce costs and create an omni-channel, Amazon-like customer experience.

Join Connected Claims Canada to discover the strategies to deliver an unforgettable customer experience, no matter the channel or the complexity of the claim

This is the time to seize opportunities.

[Pre-order information pack here](#)