

CAFII ALERTS WEEKLY DIGEST: April 23 TO April 30, 2021

April 30, 2021

TABLE OF CONTENTS

GOVERNMENT LEGISLATION/JUDICIAL DECISIONS NEWS	3
Federal Budget Contains 'Unexpected Positive Development' For Brokers Re: Bank Act	3
Saskatchewan Government Imposes New Tax On Electric Vehicles	5
CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS	6
Manulife CEO Delivers Verdict On Remote Work	6
Sun Life Financial Buying Pinnacle Care International	7
DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS.....	8
Does The Climate Change Movement Have A Diversity, Equity And Inclusion Problem?	8
COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS	9
Key Measure Suggests COVID-19 Transmission Could Be Slowing Down In Canada, Dr. Tam Says	9
With Enough COVID-19 Vaccine Coverage, Restrictions Can Start To Lift By Mid-Summer: Public Health Agency Of Canada.....	10
Centers For Disease Control and Prevention Says Many Americans Can Now Go Outside Without A Mask	12
'The End Will Come': Bill Gates Is Still Hopeful The World Will Be 'Back To Normal' By End Of 2022	14
Europe Takes Steps To Re-Open As COVID Vaccinations Ramp Up	15
Europe Has Finally Turned A Corner On Its COVID-19 Vaccinations.....	17
COVID-19 Vaccine Certificates 'To Be Expected' As Part Of Pandemic, Trudeau Says	18
4,000 Doses At Philadelphia Vaccine Site Set To Expire Amid Drop In Demand	20
We're Getting COVID-19 Shots. Now, Find The Willing Arms	21
Trudeau To Give Speech At Virtual Celebrity Concert Pushing Vaccine Equality.....	23
Alaska Governor Hopes Offer Of COVID-19 Vaccines To B.C. Town Will Ease Border Restrictions	24
Hundreds Of Returning Travellers Have Tested Positive For A Variant Of Concern	26
EU In Vaccine Passport Talks With US But Not UK.....	27
Ford Asks Federal Government To Extend 3-Day Mandatory Quarantine To Land Borders.....	28
Quarantine Hotels Are A 'Rational Response' To COVID-19 Risk, Federal Judge Rules	30
Minimizing Border Problem Allows Liberals To Argue Tough COVID Restrictions Are Not Necessary	31
Frustration Builds At Border As Canada Goes Slow On Re-Opening.....	33
Domestic Travel Bans Have To Be Really Long To Work, And Can Increase Virus Spread: Research Study	35

Gym, Fitness Workers Hold Mass Outdoor Workouts In Protest Of Provincial Restrictions.....	36
Did We Miss The Boat On Pandemic Preparedness?	38
Comparing US And UK COVID Case Numbers Suggests Australia's India Flight Ban Based On 'Fear Factor'	40
The Pandemic Has Killed Mass Travel. Is That Such A Bad Thing?	41
Nova Scotia Going Into Province-Wide Shutdown As COVID Spreads 'Faster Than Ever'	41
BC's Travel Crackdown On Hold Until Next Week	42
How Do The New Travel Restrictions In British Columbia Impact Employers Who Require Employees To Travel For Work Purposes?	44
Swoop Airlines Resumes Flights Out Of Winnipeg After Pandemic Pause	45
JetBlue Spreading Wings With Flights To Vancouver From New York And Boston	46
Southwest Execs Reveal The Reason The Airline Doesn't Fly To Canada Yet Is Because Its System Isn't Set Up To Accept Canadian Dollars.....	47
British Airways Boss Says Rich Holidaymakers Will Make Up For Fall In Business-Class Flying.....	48
OTHER CAFII MEMBER-RELEVANT INDUSTRY NEWS/ISSUES	50
Insurers Unite To Set Up COVID-19 Vaccination Hub In Quebec.....	50
Former KPMG Partner-In-Charge Of CAFII's Audit Appointed Gore Mutual Insurance's Board Chair	51
RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS	52
What May Work For Desktop May Not Work For Mobile When Shopping For Insurance Online; And Human Element Still Essential: Digital Solutions Experts	52
Are We Placing Too Much Stock In Pent-Up Demand?	53
Climate Change To Take Big Chunk Of Canadian Economy By 2050, Risk Experts Say	55
Latest Cyberattacks On Insurers 'A Wakeup Call' To Shore Up Security	55
Preparing For The New Work Normal? Don't Move Too Quickly... ..	57
How To Engage Your Staff In A Hybrid Office.....	58
UPCOMING WEBINARS AND EVENTS	60
Web Seminar: Post-COVID Hospitality Horizons.....	60
Web Seminar: Future of Insurance Canada 2021 By Reuters Events	60
Web Seminar: Connected Claims Canada 2021 By Reuters Events.....	60

GOVERNMENT LEGISLATION/JUDICIAL DECISIONS NEWS

Federal Budget Contains 'Unexpected Positive Development' For Brokers Re: Bank Act

By Greg Meckbach, Canadian Underwriter, April 23, 2021

https://www.canadianunderwriter.ca/associations/federal-budget-contains-unexpected-positive-development-for-brokers-re-bank-act-1004206880/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210423190624

This year's federal budget could effectively maintain restrictions on banks selling home and auto insurance for an additional two years beyond the current sunset date of 2013.

"There was an unexpected positive development in the budget for us," Peter Braid, CEO of the Insurance Brokers Association of Canada, told Canadian Underwriter Wednesday.

"The federal government has signaled in the budget that they intend to delay the next review of the Bank Act by two years until 2025, to more fully understand the impacts of the pandemic on the financial services industry."

Deputy Prime Minister Chrystia Freeland tabled the 2021-22 budget on Monday, April 19 in the House of Commons. In that document, the federal government proposes to extend the sunset dates of the Bank Act, the Insurance Companies Act and the Trust and Loans Companies Act to 2025.

The Bank Act currently has a sunset clause with an expiry date of 2023.

So the budget proposes to delay the automatic review of the Bank Act by two years to 2025, Braid told Canadian Underwriter.

As it stands, Canadian banks own subsidiaries that write home and auto insurance but are prohibited from providing consumers access to the product at the point of sale, or by linking their web pages to other web pages through which insurance other than "authorized" types are sold. None of those "authorized" types are home or auto.

Basically this means if a client is getting a loan or credit card, the lender at the point of granting credit may offer insurance covering the risk that the borrower dies, loses their job, or suffers a disability. But if a client is getting a mortgage or auto loan, that lender is not allowed to sell them home or auto insurance.

While a client can buy home or auto insurance from TD, TD Insurance is a completely separate organization from TD Bank's retail banking operation (although both are a part of the TD Bank Group). So a client cannot walk up to a bank teller at TD and do both their banking and purchasing their home and auto insurance at the same time in the same office.

Generally, P&C brokers are opposed to letting banks sell insurance at the point of granting credit.

By postponing the Bank Act review to 2025, the federal government would be extending an important consumer protection provision by two years, Braid said.

“Insurance brokers across Canada continue to promote and defend this important principle [of not selling insurance at the point of granting credit] on behalf of consumers and the insurance industry,” said Braid.

Section 416 (2) of the Bank Act states: “A bank shall not act in Canada as agent for any person in the placing of insurance and shall not lease or provide space in any branch in Canada of the bank to any person engaged in the placing of insurance.”

Canadian Underwriter asked Braid whether there is still a concern over a push to loosen or remove the restrictions on banks selling insurance.

“All indications are that the government, the federal political parties, remain committed to the separation of the pillars of banking and insurance and the consumer protection provisions Section 416 provides, but we really need to never let our foot off the pedal with respect to that concern, and [we] need to make sure that the strong public policy commitment remains.”

The federal Insurance Business (Banks and Bank Holding Companies) Regulations do make an exception, allowing banks to sell the following eight types of insurance:

- credit or charge card-related
- creditors’ disability
- creditors’ life
- creditors’ loss of employment
- creditors’ vehicle inventory
- export credit
- mortgage
- travel

Saskatchewan Government Imposes New Tax On Electric Vehicles

by Gary Horseman, Local Journalism Initiative Reporter, The Canadian Press, April 26, 2021

https://www.insurancebusinessmag.com/ca/business-news/saskatchewan-government-insurance-to-collect-new-tax-for-electric-vehicles-253223.aspx?utm_source=GA&utm_medium=20210426&utm_campaign=IBCW-MorningBriefing-20210426&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Many provinces are looking to subsidize the cost of electric vehicles (EVs), including the federal government, British Columbia, Quebec, Nova Scotia, PEI and the Yukon. These locations have all focused on providing incentive programs and working to reduce costs for EVs.

Meanwhile, Saskatchewan has introduced a tax on new EVs. Owners of electric passenger vehicles registered in Saskatchewan will be paying a new annual road-use fee of \$150, effective October 1, 2021.

“Electric passenger vehicles are being purchased in ever-increasing numbers across Canada and around the world,” Deputy Premier and Finance Minister Donna Harpauer said. “These vehicles contribute to wear and tear on provincial roadways, but because they do not consume traditional fossil fuels, their registered owners are not contributing to highway maintenance through the provincial fuel tax. The 2021-22 Budget included several measures to improve the fair application of Saskatchewan's taxes, including this new road-use fee.”

In Saskatchewan, road-use fuel tax revenue is dedicated to provincial highway maintenance. In the last fiscal year, road-use fuel tax revenue totalled about \$454 million in Saskatchewan, while road maintenance expenditures totalled nearly \$616 million.

In Saskatchewan, the average annual fuel tax paid by owners of non-electric (fuel-powered) vehicles is estimated at about \$150 per vehicle. This new road-use fee will ensure that owners of electric vehicles pay comparably. The revenue from this fee will be dedicated to provincial highway maintenance.

SaskEV, the association for electric vehicles in Saskatchewan says the new tax, the first of its kind in Canada, impacts less than 1% of all drivers in the province and is also in direct contradiction to the federal government's efforts to increase EV adoption.

“While this new fee will only apply to passenger vehicles, our government will continue to examine the potential for expanding it to commercial vehicles and inter-jurisdictional trucking,” Minister Harpauer said. “Our government will also consider options to apply a tax at charging stations.”

Saskatchewan Government Insurance will collect the new electric vehicle road-use fee when the vehicle is registered.

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Manulife CEO Delivers Verdict On Remote Work

by Kevin Orland, Bloomberg News, April 29, 2021

https://www.insurancebusinessmag.com/ca/business-news/manulife-ceo-delivers-verdict-on-remote-work-253594.aspx?utm_source=GA&utm_medium=20210429&utm_campaign=BCW-MorningBriefing-20210429&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Manulife Financial Corp. Chief Executive Officer Roy Gori isn't in a hurry to bring the insurer's employees back to the office, and when he does, they'll still have plenty of flexibility to work from home.

The company hasn't set a date to bring workers back, and it will continue to allow them to perform some portion of their jobs from home, Gori said. While the office is important for creativity and innovation, Manulife has managed to keep employees engaged and productive while working from home thanks to investments in technology and an emphasis on meeting workers' needs, Gori said.

"We're not in a huge hurry to get people back," Gori said in an interview Wednesday. "The current environment of having people work remotely is working incredibly effectively for us."

Financial firms' plans to return workers to the office have been varied. JPMorgan Chase & Co. became the first major US bank to mandate a return to offices for its whole US workforce, telling staffers in a memo on Tuesday, April 27 that they'll need to come back in about two months on a "consistent rotational schedule."

Citigroup Inc. plans to bring more workers back in July while Wells Fargo & Co. is seeking a more normal environment in September.

Even when workers come back, firms are signalling that things may be dramatically different. HSBC Holdings PLC is planning to reduce business travel by half and cut its office footprint by 20% as it moves to a flexible work environment. Deutsche Bank AG plans on allowing its staff to work from home as much as three days a week.

Manulife, which has more than 37,000 employees, is still working out the details of its post-pandemic policies. The firm has preserved its culture by helping employees through the pandemic, Gori said. It is giving workers five extra personal days this year and holding a company-wide off day on June 18 that it calls a "Thank You Day," repeating a perk from last year.

The Toronto-based insurer has held virtual talent shows, book clubs and other events to keep employees connected throughout the year, he said. The marquee event was an all-employee rally on Tuesday, April 27 that featured former NBA superstar Magic Johnson speaking about teamwork and performance.

Gori said the work has paid off, with an annual engagement survey Manulife takes of its workers placing it in the top quartile among financial firms in 2020, up from the middle of the pack in previous years. Showing employees that their health is a top concern by not rushing them back to the office and providing flexibility after they return will be key, Gori said.

“A lot of folks are very married to their products and services and technology, and I think that’s all really important, but in the medium term, products and services can be copied, and quite frankly, technology can be replicated as well,”

Sun Life Financial Buying Pinnacle Care International

The US\$85-million deal should help expand stop-loss health coverage

By Investment Executive Staff, April 23, 2021

<https://www.investmentexecutive.com/news/industry-news/sun-life-financial-buying-pinnacle-care-international/>

Sun Life Financial Inc. plans to acquire Pinnacle Care International Inc. (PinnacleCare) for US\$85 million (approximately CAD\$108 million), with the transaction expected to close in mid-2021.

The Maryland-based medical intelligence company, which has more than 170 employees, focuses on helping people “access an initial or second medical opinion to make critical, informed treatment decisions for complicated diagnoses,” a release said.

One effect of the buy should be the expansion of stop-loss health coverage, designed to help insurers and employers deal with large claims that exceed thresholds — an area with unmet needs in the U.S.

“The transaction will create an integrated offering unique in the stop-loss market,” the release said, noting that those who require health-care support will receive more help at the diagnosis stage.

“By offering experienced care navigation for members, Sun Life and PinnacleCare will create a new dynamic that will improve care, outcomes and costs in the process,” said Dan Fishbein, M.D., president of Sun Life U.S., in the release.

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

Does The Climate Change Movement Have A Diversity, Equity And Inclusion Problem?

The communities most affected by changing climatic conditions are the least likely to be invited to participate in discussions

by Shilpa Tiwari, Investment Executive, April 27, 2021

https://www.investmentexecutive.com/inside-track/_shilpa-tiwari/does-the-climate-change-movement-have-a-diversity-equity-and-inclusion-problem/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN

“The white response to climate change is literally suffocating to people of color. Climate anxiety can operate like white fragility, sucking up all the oxygen in the room and devoting resources toward appeasing the dominant group.” — Sarah Jaquette Ray, PhD and author of A Field Guide to Climate Anxiety

Climate change and its effects are not experienced uniformly. In the Global North, Black, Indigenous and people of colour (BIPOC) are disproportionately impacted by changing climatic conditions. BIPOC communities are more likely to live in the shadow of oil refineries and to get sick from contaminated water. It is not surprising, then, that a survey conducted by Yale University’s Program on Climate Change Communication found these communities are also the most concerned about climate change. So, why are BIPOC largely absent from climate conversations?

Let’s not stop there. The need to reassess how the climate agenda is established and who participates in it is necessary within the Global North and also from a North-South lens. A study from the University of Vienna found that 75% of the articles in 13 top ecology and conservation journals that contribute to climate policy and action were focused on climate impacts in five countries, all of which were in the Global North. This finding is noteworthy, considering that countries in the Global South experience harsher and more immediate impacts of the changing environment.

Indigenous people manage roughly 80% of the world’s biodiversity. The Bay of Bengal and its tributaries support approximately 700 million people across India, and every single day, three billion particles of microplastics enter the bay. Waters continue to rise in Bangladesh, creating unfavorable agricultural conditions impacting millions of livelihoods. Surely, insights from these people are also crucial to creating functioning climate solutions?

Over the more than 15 years that I have worked on issues stemming from changing climate conditions in Canada and Asia, I have witnessed that communities most affected by climate change are also the least likely to be invited to participate in discussions. These communities continue to face critical barriers to actively participating — including historical disenfranchisement.

Why is it crucial to have diverse perspectives and an inclusive approach to climate action?

Climate science is interdisciplinary, with the goal of understanding complex biophysical, economic and social forces contributing to climate challenges. Diverse insights and perspectives allow the climate community to effectively engage policymakers and the public, resulting in a more informed and influential movement. Diverse leadership and broad representation are essential to confront interconnected challenges.

A lack of diverse climate leadership has resulted in a lack of imagination on what we can achieve. Studies show that people with similar life experiences have a tendency to make decisions from similar perspectives, leading to overlooked opportunities. When BIPOC show up in leadership spaces where they have been excluded, their lived experiences provide different perspectives on climate impact. With more diversity, there is hope for a truly innovative climate agenda.

In Canada, climate conversations can no longer take place in a vacuum. Aisha Poitevien, a development officer at the David Suzuki Foundation, has dug into why the “Canadian environmental movement is so white,” stressing the importance of including a broad range of perspectives in Canada’s conversation on the climate crisis and moving away from prioritizing the perspectives of white activists.

The lack of diversity continues to fragment climate initiatives, slowing down innovation and action. As North America’s population becomes increasingly diverse, ensuring that the climate dialogue is inclusive is imperative and, in my opinion, the only way to “build back better.”

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Key Measure Suggests COVID-19 Transmission Could Be Slowing Down In Canada, Dr. Tam Says

By The Canadian Press, April 23, 2021

<https://www.theglobeandmail.com/canada/article-key-measure-suggests-COVID-19-transmission-could-be-slowing-down-in/>

Canada’s top public health doctor says there’s been an increase of more than 200,000 COVID-19 cases since last month, but there are signs the epidemic is easing.

Dr. Theresa Tam says average case counts have more than doubled over the past month, with upwards of 8,400 infections reported daily over the last week.

But Tam says there’s reason for hope due to Canada’s declining reproduction rate, which represents how many people are infected by each new case.

She says this measure has fallen below the key threshold of one for the first time in weeks, meaning the rate of transmission is trending downwards.

Tam credits this progress to the restrictions hard-hit provinces have implemented in recent weeks to contain the spread of more contagious variants of the virus.

The data suggest these variants of concern make up more than half of recently reported infections.

Meanwhile, vaccination campaign continues apace, with nearly 30 per cent of Canadian adults having received at least one dose.

Federal Health Minister Patty Hajdu received her first dose of a COVID-19 vaccine in Thunder Bay, Ont. on Friday. Prime Minister Justin Trudeau and Sophie Gregoire Trudeau were set to receive their first shots later in the day.

With Enough COVID-19 Vaccine Coverage, Restrictions Can Start To Lift By Mid-Summer: Public Health Agency Of Canada

By Marieke Walsh and Ivan Semeniuk, The Globe and Mail, April 23, 2021

<https://www.theglobeandmail.com/politics/article-with-enough-COVID-19-vaccine-coverage-restrictions-can-start-to-lift/>

Canada needs to make much more headway on the administration of the second shot of COVID-19 vaccines and the vast majority of adults need to have their first shot before the country can safely start lifting restrictions, the country's public health agency said Friday.

To avoid another surge in COVID-19 cases, hospitalizations and deaths, modelling from the Public Health Agency of Canada showed at least 75 per cent of adults need to have their first vaccine shot and 20 per cent need to have their second shot. The information highlights that the acceptance of vaccines by the public is as important as the widespread availability of the shots.

"Achieving high vaccine uptake is crucial," Chief Public Health Officer Theresa Tam said on Friday, April 23. "The more people that get vaccinated, the safer it will be to lift restrictive public health measures."

The health agency reported that 24 per cent of the population has received its first shot and 2 per cent have received their second shot. The reporting of the information lags by one week and is accurate to April 17. The April 23 modelling shows that Canada could hit enough vaccinations in July or August for authorities to start safely lifting restrictions.

Dr. Tam said the example set by Israel and Britain emphasizes the need for strong physical distancing restrictions to be kept in place while vaccination campaigns roll out. Both countries kept rules in place during their mass vaccination campaigns, she said, and avoided another surge in cases. In contrast, she said that without tough measures, the U.S. has not been able to successfully stamp out its latest wave despite widespread vaccinations. In April, Canada surpassed the U.S. rate of new COVID-19 cases per capita.

The COVID-19 Social Impacts Network, a project that monitors public attitudes toward vaccines in Canada and the United States, said there has been a gradual but steady upward trend in vaccine acceptance in both countries. In Canada, 80 per cent of those surveyed say they now intend to get a COVID-19 vaccine, up from 63 per cent since last October. The respondents are a demographically representative group selected by the polling firm Leger.

“Clearly, the people who have questions are getting some of their questions or fears addressed, so there’s room to move,” said Lori Wilkinson, a University of Manitoba sociologist who leads the project.

The numbers are less encouraging when the responses are broken down by vaccine. Just 53 per cent of Canadians said they would trust the AstraZeneca vaccine and 69 per cent would trust the vaccine produced by Johnson & Johnson. Both vaccines have been connected to rare cases of blood clots, although health officials stress that COVID-19 remains a far greater health risk in general.

On Friday, April 23, Canada’s National Advisory Council on Immunization lowered its recommended age for the AstraZeneca vaccine to 30 and over. However, the next confirmed shipment of that vaccine is only in June.

Vaccine shipments, driven mostly by deliveries from Pfizer-BioNTech, will increase dramatically in May and it’s expected that Canada will have more than enough vaccines for everyone eligible to get their first shot by June, with second doses also rolling out by then. However, the modelling shows that if public health measures are lifted when just 55 per cent of adults have their first shot and 20 per cent have their second shot, then another wave of COVID-19 could hit Canada with “hospital capacity widely exceeded in Fall 2021.”

The federal modelling shows the recent surge in COVID-19 cases is levelling off. The change is owing to declines in Ontario, British Columbia and Quebec, Dr. Tam said. Provincial-level data shows the growth in cases in Alberta and Manitoba has not yet abated. The modelling that public health officials release is meant to warn about possible surges in cases so that governments can impose stricter rules before hospitals are overwhelmed.

In Ontario, which is in the midst of the country’s worst wave of the pandemic so far in terms of total cases, a rapid increase in variant cases was foreseen in epidemiological models more than two months ago.

On Monday, a team at Hamilton’s McMaster University that provides information to Ontario’s modelling table posted its February 21 forecast showing what would happen if the province loosened public-health restrictions. At that time, case numbers were dropping but the variants had not yet taken off.

“My real hope was that seeing that graph would be enough to make them think we’d better not open up,” said David Earn, a mathematician who leads the McMaster group.

Instead, measures were lifted in early March and cases climbed steeply, almost exactly as the model predicted. At that point, the fraction of people who had received a COVID-19 vaccine was too small to affect the outcome.

“It was a race between the spread of this thing and getting vaccine coverage high enough – and we clearly lost,” said Troy Day, a mathematical biologist at Queen’s University in Kingston who also sits on the province’s modelling table.

The new federal models show why vaccination is now so crucial to avoiding a repeat of the same scenario across the country this fall.

On Friday, April 23, Prime Minister Justin Trudeau announced the government has struck a deal with Pfizer to buy vaccine booster shots in 2022 and 2023, with an option for 2024. The federal government did not allocate any money in future years for COVID-19 vaccines and the government did not clarify on April 23 if the deals required upfront payment or payment on delivery.

Centers For Disease Control and Prevention Says Many Americans Can Now Go Outside Without A Mask

By The Associated Press, April 27, 2021

[CDC says many Americans can now go outside without a mask \(msn.com\)](https://www.msn.com/en-us/news/health/cdc-says-many-americans-can-now-go-outside-without-a-mask)

The Centers for Disease Control and Prevention eased its guidelines on Tuesday, April 27 on the wearing of masks outdoors, saying fully vaccinated Americans don't need to cover their faces anymore unless they are in a big crowd of strangers.

And those who are unvaccinated can go outside without masks in some situations, too.

The new guidance represents another carefully calibrated step on the road back to normal from the coronavirus outbreak that has killed over 570,000 people in US.

For most of the past year, the CDC had been advising Americans to wear masks outdoors if they are within 6 feet of one another.

“Today, I hope, is a day when we can take another step back to the normalcy of before,” CDC Director Dr. Rochelle Walensky said. “Over the past year, we have spent a lot of time telling Americans what you can’t do. Today, I am going to tell you some of the things you can do, if you are fully vaccinated.”

The change comes as more than half of US adults — or about 140 million people — have received at least one dose of vaccine, and more than a third have been fully vaccinated.

Walensky said the decision was driven by rising vaccination numbers; declines in COVID-19 cases, hospitalizations and deaths; and research showing that less than 10% of documented instances of transmission of the virus happened outdoors.

Dr. Mike Saag, an infectious disease expert at the University of Alabama at Birmingham, welcomed the change.

"It's the return of freedom," Saag said. "It's the return of us being able to do normal activities again. We're not there yet, but we're on the exit ramp. And that's a beautiful thing."

Some experts portrayed the relaxed guidance as a reward and a motivator for more people to get vaccinated — a message President Joe Biden sounded, too.

"The bottom line is clear: If you're vaccinated, you can do more things, more safely, both outdoors as well as indoors," Biden said. "So for those who haven't gotten their vaccinations yet, especially if you're younger or thinking you don't need it, this is another great reason to go get vaccinated now."

The CDC, which has been cautious in its guidance during the crisis, essentially endorsed what many Americans have already been doing over the past several weeks.

The CDC says that whether they are fully vaccinated or not, people do not have to wear masks outdoors when they walk, bike or run alone or with members of their household. They can also go maskless in small outdoor gatherings with fully vaccinated people.

But unvaccinated people — defined as those who have yet to receive both doses of the Pfizer or Moderna vaccine or the one-shot Johnson & Johnson formula — should wear masks at small outdoor gatherings that include other unvaccinated people, the CDC says. They also should keep their faces covered when dining at outdoor restaurants with friends from multiple households.

And everyone, fully vaccinated or not, should keep wearing masks at crowded outdoor events such as concerts or sporting events, the CDC says.

The agency continues to recommend masks at indoor public places, such as hair salons, restaurants, shopping centres, gyms, museums and movie theatres, saying that is still the safer course even for vaccinated people.

"Right now, it's very hard to tease apart who is vaccinated," Walensky explained.

She said the CDC guidance should be a model for states in setting their mask-wearing requirements.

The advice to the unvaccinated applies to adults and children alike, according to the CDC. None of the COVID-19 vaccines in use in the US is authorized for children under 16.

"The biggest thing that it helps us with is our mental health," said Tim Stephens, a 52-year-old software salesman in Birmingham, Alabama, who suffered a bout of COVID-19 and has since gotten vaccinated.

"To be able to feel like we're turning the corner and can confidently go out and experience life and do a lot of the things that we did before COVID became an acronym in our world. It's one more step in the process of moving beyond this."

In Oxford, Nebraska, population 800, hardly anyone wears a mask, and the school district dropped its mask mandate last month. Superintendent Bryce Jorgensen said maybe 10 of the 370 students are still covering their faces.

"What goes on in other states is what goes on in other states," Jorgensen said. "You just can't compare Chicago to Oxford, Nebraska. Things are just different."

Dr. Babak Javid, a physician-scientist at the University of California, San Francisco, said the new CDC guidance is sensible.

"In the vast majority of outdoor scenarios, transmission risk is low," Javid said.

Javid has favoured outdoor mask-wearing requirements because he believes they increase indoor mask-wearing, but he said Americans can understand the relative risks and make good decisions.

He added: "I'm looking forward to mask-free existence."

"The timing is right because we now have a fair amount of data about the scenarios where transmission occurs," said Mercedes Carnethon, a professor and vice chair of preventive medicine at Northwestern University's Feinberg School of Medicine in Chicago.

What's more, she said, "the additional freedoms may serve as a motivator" for people to get vaccinated.

'The End Will Come': Bill Gates Is Still Hopeful The World Will Be 'Back To Normal' By End Of 2022

By Jade Scipioni, CNBC, April 26, 2021

[The end will come': Bill Gates is still hopeful the world will be 'back to normal' by end of 2022 \(msn.com\)](https://www.msn.com/en-us/news/health/the-end-will-come-bill-gates-is-still-hopeful-the-world-will-be-back-to-normal-by-end-of-2022)

"The end will come for this pandemic," Bill Gates told Sky News on Sunday. And he remains hopeful that the world will be "back to normal" as more vaccines become available.

The billionaire philanthropist has been very outspoken about how the world should combat the COVID-19 pandemic since it began last March. "We won't have eradicated this disease, but we'll be able to bring it down to very small numbers by the end of 2022," Gates said in the interview.

Gates said that while there are "still some questions" regarding how broadly the Johnson & Johnson vaccine will be used after distribution came to a temporary halt in the U.S. earlier this month after six recipients experienced a rare blood-clotting disorder, vaccination levels are getting high in "rich countries including the U.S. and the U.K." (U.S. health regulators lifted the pause last week, giving state and local officials backing to distribute the doses.)

"Even this summer, [the U.S. and the U.K.] will get to high vaccination levels, and that'll free up [more vaccines] so that we're getting them out to the entire world in late 2021 and through 2022," Gates said.

Since January, more than 94.7 million people have been fully vaccinated in the U.S., with nearly 140 million having at least one dose, according to the Centers for Disease Control. In the U.K., 33 million have received at least one dose of a coronavirus vaccine, according to the BBC.

However, as COVID cases are declining in some part of the U.S. and the U.K., cases are ballooning in other parts of the world. On Monday, India reported 352,991 new cases and 2,812 virus-related deaths, marking the world's highest daily caseload for the fifth straight day, according to CNN. Other countries, such as Brazil, Germany, Colombia and Turkey, have also seen a rise in infections in recent weeks.

Gates added that he is not surprised that rich countries have been prioritized in getting the COVID vaccine.

"Typically in global health, it takes a decade between when a vaccine comes into the rich world and when it gets to the poor countries," Gates told Sky News.

But Gates said vaccine allocations to other countries will happen quicker.

"The fact that now we're vaccinating 30-year-olds in the U.K. and the U.S. and we don't have all the 60-year-olds in Brazil and South Africa [vaccinated] — that's not fair. But within three or four months, the vaccine allocation will be getting to all the countries that have the very severe epidemic," Gates said.

Europe Takes Steps To Re-Open As COVID Vaccinations Ramp Up

By John Follain, Ania Nussbaum, and Paul Tugwell, Bloomberg News, April 22, 2021

<https://www.bloomberg.com/news/articles/2021-04-22/europe-takes-steps-to-reopen-as-COVID-vaccinations-ramp-up>

Western Europe is beginning to loosen restrictions to contain the coronavirus, offering relief for the pandemic-weary region as vaccination programs turn the corner.

Italy will ease many restrictions on Monday, Greece will follow suit in early May, and Germany is mulling privileges for people who have been immunized. On Thursday, French Prime Minister Jean Castex told reporters there will be "a cautious and progressive" re-opening of the country from mid-May.

After a slow start to inoculation programs, Western Europe is starting to see progress in protecting its people against COVID-19, which has caused more than 640,000 deaths across the continent.

As supplies increase, Germany may be in a position to lift vaccination prioritization by June, a step that would open access to all adults, according to Health Minister Jens Spahn.

"If it's earlier than that, then I will be pleased but we shouldn't raise expectations," Spahn said in a speech to the upper house of parliament on Thursday.

As the pace of contagion slows in Italy, Prime Minister Mario Draghi's government is restoring free travel between moderate-risk regions, and people can go to more at-risk areas under certain conditions, including a pass certifying vaccination. Bars and restaurants will also be allowed to open outdoor areas, according to the new rules.

In France, curbs on inter-regional travel will be lifted on May 3, four weeks after they were announced by President Emmanuel Macron. But a curfew between 7 p.m. and 6 a.m. will remain in place, a government spokesman said.

"The peak of the third wave seems to be behind us," Castex said during the press conference. In discussing the plans for re-opening, he emphasized that the time-line is conditional and that not all venues will re-open at once.

Greece will ease its main pandemic restrictions -- including allowing outdoor dining -- in early May, ahead of the country's opening to international travel in the middle of the month, Prime Minister Kyriakos Mitsotakis said on Wednesday. Tourism is one of the country's most important industries, accounting for about a fifth of the economy and more than a quarter of jobs.

To accelerate immunizations, Greece will start administering unused doses of AstraZeneca Plc's vaccine to people between 30 and 39 years old.

To be sure, the situation remains tense. In Germany, Chancellor Angela Merkel secured passage of a controversial law on Thursday, which triggers tighter restrictions in virus hot spots, including nighttime curfews and closing schools and non-essential stores.

While Germany's contagion rate has stabilized in recent days, it's still well-above levels the government has determined to be manageable and the number of patients in intensive-care facilities continues to rise.

Vaccine progress also varies widely across the continent, casting doubt over the timing of reopening in some countries, especially in the east.

While the island nation of Malta has already administered 67 doses per 100 adults, Bulgaria is only at 11 doses per 100. The average for the whole EU is 31.6, with countries including Hungary, Estonia and Denmark leading the push, and Latvia and Croatia among those lagging behind.

"Without a doubt, there's light at the end of the tunnel," Merkel said in a speech on Thursday. "And it will get lighter in the summer, but we're still stuck in the tunnel."

Europe Has Finally Turned A Corner On Its COVID-19 Vaccinations

By Tim Loh, Bloomberg News, April 21, 2021

<https://www.bnnbloomberg.ca/europe-has-finally-turned-a-corner-on-its-COVID-19-vaccinations-1.1593053>

The European Union's long-awaited COVID-19 shot surge is finally here, raising hopes the continent can bring the pandemic under control and re-open economies faster than expected.

The inflection point came this month, with Germany nearly doubling the pace of vaccinations after an increase in supplies and the decision to let general practitioners administer doses in their regular offices. France, Italy and Spain are following a similar trajectory.

The bloc has had to overcome multiple hurdles, including delays to vaccine deliveries from AstraZeneca Plc and health concerns because of a blood clot risk associated with some shots. Earlier this month, Johnson & Johnson halted deliveries of its vaccine, but reversed course on Tuesday, April 20 after the EU's drug regulator said the benefits outweigh the risks.

European Commission President Ursula von der Leyen said the decision was "good news for the roll-out of vaccination campaigns across the EU." Late on Tuesday, April 20, Italy endorsed the use of the J&J vaccine for adults, recommending that it be administered to people over 60 or those who need priority protection because of a serious health condition. Across much of Europe, age restrictions have been placed on the AstraZeneca shot.

The improvement in the pace of inoculations is a welcome development for EU governments after a first quarter marked by a stuttering campaign that left the bloc lagging behind the UK and the US. The continent was also hit with a fresh wave of the virus, pushing countries to re-introduce stricter lockdown measures.

Now, with people getting their shots faster, the bloc should be able to finally get past the contentious open-and-close cycle of lockdowns and get economies motoring along safely again.

"This is a reminder of the importance of looking beyond the headline comparisons to understand the dynamics," said Martin McKee, professor of European Public Health at the London School of Hygiene and Tropical Medicine. "The real challenge will be how to maintain momentum as we get to relatively high coverage rates, especially if, when cases fall over the summer, people become complacent."

The EU vaccination pickup is fueling optimism among politicians, health officials and investors. The euro has risen about 2.5% this month after declining through the first quarter, and there are signs of optimism about the economy in bond markets too.

If the new vaccine pace is maintained, that will set up the European Commission to deliver a brighter outlook when it publishes new economic forecasts early next month. In its last projections, it said the 2021 recovery would be slower than previously anticipated.

The EU's vaccine program is benefiting from faster production by the Pfizer Inc./BioNTech SE alliance, which now plans to deliver 600 million doses to the bloc this year. Pfizer is also bringing forward the timing of some deliveries to this quarter.

The EU rollout could get another jolt if CureVac NV's vaccine candidate gets approved soon, since many of the German biotech company's 300 million planned doses for this year would stay on the continent.

But the positive impact of this growing supply of messenger-RNA shots may be blunted if countries refuse to use -- either in part or in full -- the vaccines from AstraZeneca and J&J. The rollout of those shots has been hobbled by concerns about the rare form of sometimes fatal blood clotting. A number of countries have already stopped using Astra Zeneca's shot on some age groups.

Without those doses, Europe probably won't be able to achieve a target of vaccinating 70% of its population by the end of September, according to Airfinity Ltd., a London-based research firm.

COVID-19 Vaccine Certificates 'To Be Expected' As Part Of Pandemic, Trudeau Says

By Emerald Bensadoun, Global News, April 27, 2021

<https://www.msn.com/en-ca/news/newspolitics/COVID-19-vaccine-certificates-to-be-expected-as-part-of-pandemic-trudeau-says/ar-BB1g6L3L?li=AAggNb9>

While there is no definitive answer on whether Canada will mandate COVID-19 vaccination certificates, Prime Minister Justin Trudeau says they are "naturally to be expected" as part of the pandemic.

"As was the case pre-pandemic, certificates of vaccination are a part of international travel to certain regions and are naturally to be expected when it comes to this pandemic and the coronavirus," Trudeau said on Tuesday, April 27.

"How we actually roll that out in alignment with partners and allies around the world is something that we're working on right now to co-ordinate."

Canada closed its U.S. land and sea borders to tourists over one year ago in an effort to curb cases of the virus.

But in recent weeks, provinces have called for tightened restrictions and measures when it comes to international travel to quell the spread of more deadly and transmissible variants spreading across the country.

Trudeau offered some push back to those requests during an interview with Global News on April 21, saying that community spread -- rather than international travel -- continues to be the country's main concern.

"We are looking at a range of potential measures either targeting certain areas or types of travellers. We are going to be working with experts and authorities across the country to ensure what we are doing is grounded in science and will keep people safe," he said.

In the U.S. and European Union, restrictions are gradually loosening as the countries' vaccination campaigns pick up speed.

EU officials said on Monday, April 26 that they may start letting Americans back into the country as early as this summer, depending on the course of the outbreak during that time.

While concepts of vaccine or 'immunity' passports are quickly gaining popularity in the EU, it was not immediately clear whether all U.S. tourists would need proof of vaccination for entry, or whether a negative test or proof of recent recovery from COVID-19 would be acceptable instead.

On Sunday, April 25, bloc commission president Ursula von der Leyen said one thing is clear: "All 27 member states will accept, unconditionally, all those who are vaccinated with vaccines that are approved by EMA."

However, Trudeau noted "we're not yet at this point."

"Right now, we're focused on getting through this pandemic and being prepared to come roaring back once we're through it," he said. Speaking in French, Trudeau added that "we still have a lot to do to get through this third wave."

Federal health officials say Canada is still on track to vaccinate every voluntary Canadian with a first dose by June, but the country's rollout has been slow to start and mired in vaccine shipment delays.

Last month, procurement minister Anita Anand told reporters that Canada can expect to receive between 48 to 50 million vaccine doses by the end of June. But Trudeau says he's still counting on the U.S. to share some of its extra AstraZeneca vaccine with Canada.

"We know that we have capacity to deliver vaccines immediately into more arms as soon as we can get more vaccine doses into Canada," Trudeau said on Tuesday, April 27.

"So we are continuing to work every single day to try and get those doses into Canada to increase our capacity for vaccination."

4,000 Doses At Philadelphia Vaccine Site Set To Expire Amid Drop In Demand

By ABC News, April 28, 2021

[4,000 doses at vaccine site set to expire amid drop in demand \(msn.com\)](#)

The Pennsylvania Convention Center in Philadelphia's Center City has 4,000 COVID-19 vaccine doses that are set to expire amid a major drop in demand, according to the city's health department.

"These are doses [from the city's allocation] that we've had for a while now. There is a shelf life," James Garrow, communications director for the Philadelphia Department of Public Health, told ABC News Wednesday. "These vaccines have reached the end of their storage capability."

Garrow said officials are hoping to use up the doses before they expire on Thursday afternoon, April 29.

FEMA spokesperson Charlie Elison said workers at the convention center do not pull the vaccines out of freezers until they know the doses can be used.

This rush to use up expiring doses comes during a sharp drop in vaccine demand, Garrow said.

At one point, the convention center was vaccinating 6,000 to 7,000 people per day, Garrow said. Elison said the site is now "vaccinating somewhere in the low hundreds each day."

"We hit a point probably about a week-and-a-half to two weeks ago where demand just sort of fell off a cliff," Garrow said.

"We figured we reached everybody who was very, very excited to go and get vaccinated," Garrow said. Residents may also have had trouble accessing the Center City site, he said.

According to city data, 42.3% of Philadelphians ages 16 and older have received at least one dose, while 27.5% of Philadelphians 16 and older are fully vaccinated.

For those still planning to go to the Pennsylvania Convention Center for their shot, Garrow promised that people can get in and out in 30 minutes, stressing that the site does not require a registration or ID. The convention center is also offering free public transit passes to get residents back home "to try to make this as simple and seamless as possible," he said.

We're Getting COVID-19 Shots. Now, Find The Willing Arms

By The Globe and Mail Editorial Board, April 26, 2021

https://www.theglobeandmail.com/opinion/editorials/article-were-getting-COVID-19-shots-now-find-the-willing-arms/?utm_medium=email&utm_source=Morning%20Update&utm_content=2021-4-27_7&utm_term=Morning%20Update:%20Military%20to%20send%20medics%20to%20help%20Ontario%20hospitals%20with%20third%20wave%20of%20COVID-19&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

We've seen this before: the number of daily new cases of COVID-19 in Canada levelling off, maybe even dropping; reinvigorated measures in key provinces helping to bring down the numbers; a steady vaccination pace; the promise of better times around the corner.

And we know how it can all go wrong. The country is always one long weekend, or one premature reopening, from another surge. Canada's successes against the pandemic have been fragile, and temporary.

Except maybe not this time. The reason is vaccinations. New modelling from the Public Health Agency of Canada suggests that, once 75 per cent of the adult population has received at least one vaccine dose, the country could start lifting the most onerous restrictions by July or August.

It's tremendous news, though there is a ways to go before we get there. As of Monday, the federal COVID-19 vaccine tracker website was reporting that just 29.4 per cent of Canadians had received at least one shot.

That gap, between reality and hope, is a reminder of the two crucial ingredients for success: a growing supply of vaccines – and a high level of willingness on the part of Canadians to get vaccinated.

The first item has been a challenge, but progress is being made. The second item risks becoming the final obstacle to ending the pandemic.

Ottawa is entirely reliant on imported vaccine doses, and to date its posted delivery schedule has been about as dependable as a weather forecast in April.

Canada is to receive nearly two million doses this week – a combination of Pfizer, Moderna and Johnson & Johnson. In May, Pfizer is scheduled to double its shipments to Canada, to two million doses a week. However, the timing and size of Moderna, J&J and AstraZeneca deliveries remain uncertain.

Still, Ottawa's goal of importing enough doses to offer a first shot to every adult Canadian by the end of June appears within reach.

But even if all of the scheduled doses, and more, arrive over the next two months, Canada will still be faced with the challenge of vaccine hesitancy. Not rock-solid opposition, but problems of reluctance or inconvenience.

In the United States, where domestic supply means the country is awash in doses, and about 50 per cent of the population has had a first jab, the rate of new vaccinations has been falling.

A survey from the Kaiser Family Foundation says only about 60 per cent of Americans are keen to get a shot. The U.S. is experiencing the beginning of a new kind of vaccine shortage – not of shots, but of demand for them.

Canada has similar issues. About 30 per cent of Canadians have had at least one shot, and another 41 per cent say they will take the first one offered, according to a recent poll. That's not enough to hit PHAC's 75-per-cent target.

Ottawa and the provinces need to understand that having doses available, and creating the conditions where people are willing and able to take them, are separate issues.

The latter requires that people don't have to sign up on multiple websites, call multiple pharmacies or follow a citizen-run Twitter feed that tracks down available appointments. It would be helpful if other provinces had reliable, centralized booking systems like Quebec and Nova Scotia.

Getting enough shots in arms will also require a dedicated campaign to reassure anyone having doubts. And it will mean a meticulous program of following up with those who've taken a first dose, to make sure they show up for their second appointment.

If there is one thing politicians are good at, it's running campaigns. They know it's not enough to set up a polling station and hope people show up and vote. Persuading the persuadable takes everything from high-level advertising to an on-the-street ground game. You have to mobilize influencers and volunteers. You have to knock on front doors, sometimes repeatedly. You have to offer to drive people to the polls, or take the ballots – sorry, the shots – directly to them.

To end the pandemic, we've got to make vaccination easier than voting.

Our political leaders may not have gone into this armed with a wealth of knowledge about fighting a pandemic, but they know a great deal about how to end one. They have to start putting that knowledge to work – so that Canada doesn't run out of willing arms.

Trudeau To Give Speech At Virtual Celebrity Concert Pushing Vaccine Equality

By Mia Rabson, The Canadian Press, April 28, 2021

[Trudeau to give speech at virtual celebrity concert pushing vaccine equality \(msn.com\)](https://www.msn.com/en-ca/news/health/trudeau-to-give-speech-at-virtual-celebrity-concert-pushing-vaccine-equality)

Prime Minister Justin Trudeau is on the speakers list next month at a celebrity-laden global concert promoting vaccine equality, but his appearance isn't sitting well with his political critics at home.

The Global Citizen Vax Live Concert to Reunite the World is being recorded May 2 in Los Angeles but will air on YouTube May 8. It is being hosted by Selena Gomez and will feature performances by Jennifer Lopez, Eddie Vedder and the Foo Fighters.

The Duke and Duchess of Sussex, who are raising money for the COVAX vaccine sharing facility, are also co-chairing the concert. US President Joe Biden, Vice-President Kamala Harris and French President Emmanuel Macron are also scheduled to speak.

Trudeau's office confirms he will deliver a message virtually about the need for international co-operation to end the pandemic.

The concert's organizers are asking political leaders to commit to ensuring vaccines are available to every country.

Canada is one of the largest contributors to the global vaccine sharing initiative known as COVAX and has committed to donating excess doses from its own purchases once Canadians are vaccinated. But Canada has been criticized for also taking doses from COVAX despite having privately purchased enough vaccines to give as many eight doses to every Canadian.

Canadian opposition parties said Trudeau's participation in the concert is hypocritical.

"He's raiding a system that was put in place to help developing nations get vaccines (COVAX) because he failed to get Canadians adequate supply," Conservative health critic Michelle Rempel Garner said on Twitter. "And he has the gall to do this?"

NDP Leader Jagmeet Singh said "frankly it's outrageous" that Trudeau is appearing without supporting the calls from many poorer nations to lift patent protections on COVID-19 vaccines so they can be produced at more places and therefore available to more countries.

"Like what we need to do is fight to make sure that low-income countries can produce a vaccine, that we support them in a meaningful way," said Singh. "And doing this show is just ... exactly that, just to show, not really helping the people in need."

Green Leader Annamie Paul said she hopes Trudeau is speaking at the concert to change his mind about taking doses from COVAX.

"This is the time to show leadership," she said. "We have failed to do so, so far, but every day is a new day."

Trudeau has defended Canada's acceptance of COVAX doses, saying the facility was designed to encourage wealthier nations to donate to get doses for themselves and to help buy for other countries.

Alaska Governor Hopes Offer Of COVID-19 Vaccines To B.C. Town Will Ease Border Restrictions

By Becky Bohrer, The Associated Press, April 26, 2021

https://www.theglobeandmail.com/canada/article-alaska-governor-hopes-offer-of-COVID-19-vaccines-to-bc-town-will-ease/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-4-26-20&utm_term=Coronavirus%20Update:%20One%20of%20Canada%e2%80%99s%20youngest%20COVID-19%20victims%20was%20from%20hard-hit%20Brampton,%20Ont.&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Alaska Governor Mike Dunleavy has offered COVID-19 vaccines to residents of the small British Columbia town of Stewart, with hopes it could lead the Canadian government to ease restrictions between Stewart and the tiny Alaska border community of Hyder a couple of kilometres away.

"Our neighbours to the east are fantastic. We couldn't ask for better neighbours than the Canadians. But the virus has really hit them hard and as a result, their mitigating approaches have affected us greatly by slowing down traffic, limiting traffic," Mr. Dunleavy told the Associated Press as he ended a long day of travel across southeast Alaska late last week.

The trip included travel from Ketchikan to Hyder on a float plane that held seven people, including the pilot. The AP was the only news organization travelling with Mr. Dunleavy and got a firsthand look at the Republican governor as he met with local leaders and residents in Ketchikan, Hyder and Metlakatla, the only Indian reserve in Alaska, to hear how they have been affected by the pandemic and about their top priorities and concerns.

Hyder and Stewart are closely linked. Hyder residents get gas and groceries in Stewart, and kids from Hyder go to school there. Hyder even shares an area code with its Canadian neighbour and runs on Pacific time, an hour ahead of most of the rest of Alaska. Stewart has around 400 residents. Hyder, with an estimated population of nearly 70, flies a banner declaring itself "the friendliest ghost town in Alaska."

Mr. Dunleavy referred to Hyder and Stewart as "one community in two countries."

With COVID-19, travel in Canada has been restricted to essential business. Hyder residents say they can't visit the homes of friends in Stewart, and Stewart Mayor Gina McKay said her residents are largely restricted from going to Hyder, including for recreational activities they were accustomed to, such as snowmobile riding and using Hyder's boat launch to fish.

"It's been tough on both sides," she said.

Hyder is the only community in Alaska's southernmost reaches accessible by road – a road that runs through Stewart. Hyder, at the head of a fjord, has a dock for float planes, but air travel can be limited by weather conditions.

Mr. Dunleavy said he invited the state's chief medical officer, Dr. Anne Zink, "on the spur of the moment" to accompany him Thursday and offer vaccines not only to Hyder residents who had not yet been vaccinated but also to people from Stewart.

He said he reasoned that, because the state has an adequate vaccine supply, "why not share it with them and try to get them vaccinated?"

In March, Alaska was the first state to fully open eligibility for vaccines and allow anyone 16 or older who lives or works in the state to get a vaccine. Mr. Dunleavy, seeking to revive a state tourism industry battered by the pandemic, recently announced travellers could get vaccines at some Alaska airports starting June 1.

Ms. McKay said many Stewart residents received a first vaccine dose during a weeklong clinic in Stewart around Easter but the wait time for a second dose is up to four months. British Columbia health officials said the approach is intended to make the most of a limited vaccine supply and allow more people to get first doses.

In the U.S., the Centers for Disease Control and Prevention recommend a second dose of the Pfizer vaccine three weeks after a first dose and a second dose of the Moderna vaccine four weeks after a first dose. Both are widely used in Alaska and among the vaccines used in Canada.

Dr. Zink said 19 people from Canada, most from Stewart, got shots Thursday in Hyder and one person from Hyder did. Dr. Zink administered the vaccines in a parking lot outside a community building given the warm, sunny weather. Some of the other Canadians who received vaccines were working in the area.

She said Stewart is "pretty well vaccinated," and that the clinic there said it would send over people who were interested but not yet vaccinated. She said she thinks those were among the people who showed up Thursday. Most of the shots given Thursday were first doses, Dr. Zink said.

There are plans to work with state public health nurses to return to the area and Dr. Zink said they could bring additional second doses so that if anyone in Stewart wanted a second dose at that time, they could get one.

Mr. Dunleavy said he hopes that as more people get vaccinated, “then maybe just maybe there’s a possibility that those two small communities that are really one can get back together and get back to living life as normal.”

Ms. McKay, who met with Mr. Dunleavy, a state senator and interested Hyder residents on a dusty section of road at the border, called the state’s offer to share vaccines incredible. If Stewart residents could get second doses that way, it could free up doses for others in British Columbia, she said.

But Ms. McKay said she’s not sure how soon the Canadian federal government might ease any travel restrictions. She said as restrictions have persisted, “I’m starting to forget what normal was like and worrying that this is the new normal.”

Hundreds Of Returning Travellers Have Tested Positive For A Variant Of Concern

By The Canadian Press, April 28, 2021

<https://www.theglobeandmail.com/canada/article-COVID-19-news-today-canada-post-temporarily-closes-mississauga-ont/>

More than 2,000 people returning to Canada since mandatory hotel quarantines began have tested positive for COVID-19 and more than a quarter of them were infected with a variant of concern.

The data supplied to The Canadian Press by the Public Health Agency of Canada comes as the federal government is being pressured to take even more steps to keep new variants from getting into the country.

Data shows between February 22 and April 11, 2,018 returning travellers tested positive on a test taken when they arrived in the country.

The agency says that is about one per cent of arrivals.

Further data shows as of April 22, 557 people had tested positive for a variant of concern, including 518 of the strain first identified in the United Kingdom, 27 of the variant first detected in South Africa and 12 of the strain first found in Brazil.

Nazeem Muhajarine, a professor of community health and epidemiology at the University of Saskatchewan, says border restrictions are necessary but will only work well if complemented with local rules and enough testing and tracing to keep cases from spreading.

EU In Vaccine Passport Talks With US But Not UK

Vaccinated Americans could be let into Europe this summer, while UK talking to member states such as Greece

By Daniel Boffey, The Guardian, April 26, 2021

<https://www.theguardian.com/world/2021/apr/26/eu-vaccinated-americans-holiday-europe-summer-ursula-von-der-leyen-non-essential-travel>

The EU is at an advanced stage of talks with the US over mutually recognising vaccine passports to boost transatlantic tourism this summer, but Brussels is yet to open discussions with the British government.

A spokesperson for the European commission said that while discussions had been held with US officials and the secretary of homeland security, Alejandro Mayorkas, there were “no contacts at present with the UK”.

Boris Johnson has said he wants to allow foreign travel by 17 May and the government is considering introducing vaccine passports for British holidaymakers in line with that target.

But a commission spokesperson said talks had not yet opened between Brussels and London on how to ensure mutual recognition of either side’s documents proving vaccination or a recent negative coronavirus test.

It is understood technical talks are under way with individual EU member states such as Greece. A UK government spokesperson did not respond to a request for comment.

Meanwhile the European commission president, Ursula von der Leyen, offered fresh hope for US residents of a summer holiday in the EU.

She suggested in an interview with the New York Times that Americans who were fully vaccinated would be able to visit Europe, in what would be a change of policy on non-essential travel.

“The Americans, as far as I can see, use European Medicines Agency-approved vaccines,” she said. “This will enable free movement and travel to the European Union. Because one thing is clear: all 27 member states will accept, unconditionally, all those who are vaccinated with vaccines that are approved by EMA.”

She said the travel situation would still depend “on the epidemiological situation, but the situation is improving in the United States, as it is, hopefully, also improving in the European Union.”

The EU adopted tough restrictions on travel into the bloc’s 27 member states last year. Non-essential trips are permitted only from Australia, New Zealand, Rwanda, Singapore, South Korea and Thailand.

To qualify for the list, countries must have recorded no more than 25 new COVID cases per 100,000 people over the past 14 days and no more than 4% of tests carried out in the previous week returning positive.

The latest UK statistics, dated 20 April, show 24.7 cases per 100,000 across a seven-day period. The list of countries exempt from the EU measures is reviewed every two weeks.

It has been suggested that the EU's rules could change in time for summer to also take into account vaccination coverage.

Last week, EU diplomats opened a discussion as to what criteria could be used beyond incidence rate to allow Europe's tourism hotspots to enjoy a summer season.

It was suggested by the commission that the vaccination rates in several parts of the world "support updating the approach for the safe lifting of restrictions on non-essential travel into the EU."

While a number of northern EU member states are cautious about re-opening to tourists, ministers in Spain and Greece, among others, have been outspoken about the needs of their tourism sectors.

Greece has said it will open its borders to travellers from the US from Monday, provided they show proof of vaccination or a negative coronavirus test.

Spain's tourism minister, Fernando Valdés, said last week that his country would be ready for mass tourism this summer.

He told Sky News: "We are desperate to welcome you this summer. "I think we will be ready here in Spain and we also think that things on the vaccination scheme of the UK are going pretty well. So, hopefully we will be seeing, this summer, the restart of holidays."

The European commissioner leading the EU's vaccine taskforce, Thierry Breton, told the Guardian this month that he was confident the bloc would hit its target of vaccinating 70% of adults by the end of the summer, permitting it "an almost normal tourist season."

Ford Asks Federal Government To Extend 3-Day Mandatory Quarantine To Land Borders

By Peter Zimonjec and Hannah Thibedeau, CBC News, April 29, 2021

[Ford asks federal government to extend 3-day mandatory quarantine to land borders \(msn.com\)](https://www.msn.com/en-ca/news/health/ford-asks-federal-government-to-extend-3-day-mandatory-quarantine-to-land-borders)

Ontario Premier Doug Ford's government has sent the federal government a letter asking for quarantine measures at Canada's airports to be extended to the land border with the United States, CBC News has learned.

"We are requesting the implementation of a mandatory three-day hotel quarantine in federally designated hotels at the highest traffic crossings including those in Niagara, Windsor, Sarnia, and Brockville," Ontario Deputy Premier Christine Elliott and Solicitor General Sylvia Jones said in the letter.

"Some of these crossings, including the Rainbow Bridge in Niagara Falls, are located in close proximity to other crossings. It is important that all travelers in these regions are met with the same quarantine requirement, to ensure that all points of entry are protected."

On Feb. 22, the federal government implemented new quarantine measures at airports requiring all air travellers returning from non-essential trips abroad to isolate in a federally mandated facility for up to 72 hours while they await the results of a polymerase chain reaction test, commonly known as a PCR test, for COVID-19.

People arriving at land borders were required to take a COVID-19 test when they enter the country and then again after they have isolated themselves at home for 14 days.

Ford asked Prime Minister Justin Trudeau directly Thursday evening to implement quarantine at a federal facility at land borders during a call with all the premiers. The letter was sent right after the call ended.

After the call, New Brunswick Premier Blaine Higgs told CBC News Network's Power & Politics Thursday that all of the premiers were behind Ford's call to implement stronger quarantine restrictions at the land border.

Trudeau "certainly recognized that it is a reality and that they need to work on closing that or controlling that," Higgs told host Vassy Kapelos.

A senior federal government source told CBC News Thursday evening the prime minister agreed to continue to work with Ford and other premiers to address their concerns about the border.

Closing A Loophole

The written request follows a separate letter sent earlier this week from Ontario asking Ottawa for increased testing at the land border in order to help stop the spread of variants of concern of the COVID-19 virus that are currently fuelling the third wave of the pandemic in Canada.

It follows a separate letter sent earlier this week asking for increased testing at the land border in order to help stop the spread of variants of concern of the COVID-19 virus that are currently fuelling the third wave of the pandemic in Canada.

A three-day mandatory quarantine at a federally designated facility can cost as much as \$2,000 per person. To avoid that cost, some people have returned to Canada by flying to a U.S. city close to the Canadian border and then taking a taxi to a port of entry and walking across the border where they can isolate themselves at home without cost.

"To protect the lives and well-being of our citizens, and to stop the spread of new variants into our province, we are requesting that the federal government take immediate action to close this loophole," the letter to Minister of Public Safety Bill Blair and Health Minister Patty Hajdu said.

The Public Health Agency of Canada (PHAC) keeps track of travellers who have tested positive for COVID-19.

From Feb. 22 to April 18, the agency told CBC News it received 50,905 test results from land travellers on the day they arrived in Canada. Of those, 128, or 0.25 per cent, tested positive for COVID-19.

During the same period for air travellers, the agency said it received 144,177 test results, of which 2,541 — or 1.76 per cent — were positive for COVID-19.

In February Blair said imposing the same quarantine requirements at land borders poses a difficult challenge.

"At land borders, we have 117 different points of entry, and many of those points of entry are located in remote, rural areas," not near hotels or other amenities, he said.

Quarantine Hotels Are A 'Rational Response' To COVID-19 Risk, Federal Judge Rules

By Alyshah Hasham, Toronto Star, April 26, 2021

A federal court judge has refused to temporarily ban the government from requiring international air travellers to quarantine at designated hotels upon arrival until they test negative for COVID-19, finding the order is in the public interest. The application for an injunction was brought by a group of nine Canadians, most of whom live in Mexico, who argued they would suffer "irreparable harm" and "devastating emotional, relational, and spiritual harm" if forced to stay at a quarantine hotel. They objected to the quarantine requirement upon returning to Canada, mostly due to the cost. Two also said they would not feel safe at the hotels, and another objected to the government "insert(ing) a foreign object into (his) body under the guise of testing" when he would have already undergone a test before leaving Mexico. One couple said they should not be subject to quarantine because they had been vaccinated in Florida. According to the decision released on Friday, April 23, Federal Court Justice William Pentney agreed the Charter rights of the Canadians might be affected by the order but, based on the evidence provided, it would not be "just or equitable" to temporarily stop the use of quarantine hotels in the face of significant public health risk from air travellers bringing in variants of concern. "The evidence shows that the challenged measures are a rational response to a real and imminent threat to public health, and any temporary suspension of them would inevitably reduce the effectiveness of this additional layer of protection," Pentney wrote. "This, in turn, would have a significant — perhaps deadly — effect on the wider Canadian public, based on the experience thus far." The applicants did not provide evidence to show why a short stay in a hotel prior to spending a further period in quarantine at home will inevitably cause "devastating emotional, relational, and spiritual harm," Pentney wrote.

Read Story (Subscription Required): https://www.thestar.com/news/gta/2021/04/26/quarantine-hotels-are-a-rational-response-to-COVID-19-risk-federal-judge-rules.html?source=newsletter&utm_content=a04&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_52795

Minimizing Border Problem Allows Liberals To Argue Tough COVID Restrictions Are Not Necessary

Opinion By John Ivison, National Post, April 27, 2021

[John Ivison: Minimizing border problem allows Liberals to argue tough COVID restrictions are not necessary \(msn.com\)](#)

Nobody should underestimate the difficulty of governing a country like Canada. Contrary to popular belief, our political leaders are not idiots — at least many of them are not. But they face competing interests that often makes inertia the path of least resistance.

In the case of Canada's border policy during the pandemic, the federal government is under pressure to relax restrictions from businesses and returning Canadians insisting on their Charter mobility rights. A group of Snowbirds lost a case in Federal Court this week that argued being forced to stay in a quarantine hotel would cause "devastating, emotional, relational and spiritual harm," a sentiment that will find favour with anyone who has endured an airport hotel breakfast. But no one denies their right of return.

At the same time, as virus variants of concern have proliferated, there have been competing demands to tighten borders, a call Ottawa has done its best to ignore by pointing to data that suggest the risk from travel is low. To do otherwise would be to concede that it failed to protect Canadians with an effective border shield early in the pandemic. When other countries such as Australia, New Zealand, Taiwan and Vietnam closed their borders, Canadian cabinet ministers argued that such moves were counter-productive and laid out the welcome mat. Having made such a catastrophic error, policy has been designed to cover the government's tracks.

Bill Blair, the public safety minister, said on Twitter that international travel is responsible for less than two per cent of COVID cases, a statistic taken from the Public Health Agency of Canada, which concedes that its numbers "underestimate" the spread of the virus by returning travellers.

The statement was a lightning rod for criticism, satirized by one online wit, who pointed out that the assassination of Archduke Franz Ferdinand accounted for less than one per cent of all shots fired in the First World War.

But there is a serious side to having fun with numbers. Winston Bharat, a Toronto-area doctor, offered a stark example of why the government's data cannot be trusted, based on the deaths of 70 residents at the Roberta Place long-term care facility in Barrie, Ontario in January 2021.

An employee at the facility contracted the UK variant from a returning traveller who was quarantining in the same household. It quickly spread through the residence, infecting 220 people and killing 70 residents and one caregiver. Tragically, Roberta Place's allotment of Moderna vaccine was diverted at the last minute to other care homes before it could be administered.

When the cases were classified by the local health unit, few, if any, were designated as being travel-related (Simcoe Muskoka District Health Unit noted 3,430 COVID cases between December 20, 2020, and February 28, 2021, only 48 of which were travel-related. Of the 48, only eight were from the 50-plus age group).

This makes nonsense of the idea that Canada has reliable information on which to base border policy decisions. The Public Health Agency admits that not all jurisdictions report exposure history — hence its concession that cases attributable to travel are under-counted.

This is not a semantic point but one over which the government remains in denial.

James Cudmore, Blair's director of communications, said that since Ottawa imposed restrictions last year, the number of cases attributed to travellers declined from a monthly average of 22.3 per cent in March 2020 to 0.4 per cent in March 2021. "There is no reason to doubt these data," he said. "These facts show our approach is working. As the pandemic evolves, so too will our response."

That interpretation of the chain of infection is hardly holistic and is partial to the government's view that border measures are, and have been, adeptly handled.

Minimizing the problem allows Ottawa to argue that the risks from travel are low and stronger restrictions are not required. If there is nothing to see here, the Trudeau government does not have a case to answer.

It was only because of the public outcry — including from MPs, provincial and regional governments — that the Trudeau government announced a temporary ban on flights from India and Pakistan late last week. The government has known for weeks that flights from India accounted for 20 per cent of the passengers but 50 per cent of the coronavirus infections arriving in Canada.

Trudeau and Blair have touted Canada as having "amongst the strongest border measures in the world" — a fine example of this government's belief that information is based on repetition (say it often enough, loudly enough, it becomes true in the public mind).

It's true that Canada's testing and quarantine requirements have become more stringent in the past three months in airport arrivals and at land borders.

It is equally true that Ottawa has been ill-disposed to act from day one of the pandemic — and when it has, the response has often been ad hoc.

Mandatory pre-flight testing was not required until January and mandatory quarantine measures were only introduced in February. Even now, travellers are side-stepping restrictions by landing in the US and entering Canada by land to avoid obligatory quarantine. Some are paying \$3,000 fines, rather than spending \$2,000 on quarantine hotels.

All governments face competing interests but their over-riding duty is to protect citizens. An Australian-style travel ban in January would have saved countless lives, including in Roberta Place, and possibly averted a third wave.

Tighter rules now — vaccinating truckers, reducing the number of border crossings, beefing up quarantine enforcement for land travellers, and grounding domestic and international flights temporarily — would ensure we don't have to endure a fourth wave. But doing so would acknowledge a problem the government insists does not exist.

Frustration Builds At Border As Canada Goes Slow On Re-Opening

By Sandrine Rastello, Bloomberg News, April 26, 2021

<https://www.bnnbloomberg.ca/frustration-builds-on-world-s-longest-border-as-canada-goes-slow-1.1595281>

Justin Trudeau has a border problem. Like his counterpart in the White House, he's being pummeled by his political opponents for it.

Canada's land border with the U.S., the world's longest, has been shut to many foreign travelers for more than 13 months. Non-essential workers entering the country are required to quarantine for two weeks. The rules have blocked tourists, kept families apart, prevented students from visiting college campuses and hurt trade-dependent manufacturers.

But new variants of COVID-19 still arrive and a third wave has raged across parts of Canada. Trudeau finds himself squeezed between two groups. On one side are critics including doctors and the premiers of Ontario and Quebec, who say loopholes in its travel rules and weak controls at airports have made the situation worse. On the other are businesses calling for the prime minister to loosen restrictions, or at least outline a plan for doing so.

In a country that sends more than 70 per cent of its exports to the U.S., the border matters a lot. Trucks and trains continue to move goods despite the pandemic, but Canada's tourism and travel-related businesses lost an estimated \$19.4 billion (US\$15.6 billion) in revenue last year from the plunge in international visitors.

Manufacturers are feeling the pain, too. From his base in Windsor, Ontario, across the river from Detroit, Tim Galbraith competes with American companies to build industrial molds for U.S. factories. Border rules are costing him business with U.S. customers.

Technical experts won't cross the border for key tasks, including testing out a mold before it ships, and prospective American clients won't visit because of the quarantine.

"There's no chance this guy is going to come and sit in a hotel for 14 days, just so he can come and spend 3 hours in our plant and drive home," said Galbraith, sales manager at Cavalier Tool & Manufacturing Ltd. "This is a trade barrier the Canadian government has erected that is doing more to repatriate business in the U.S., in our industry, than all the Trump rhetoric of the last four years."

A quick re-opening seems unlikely. It's not merely that Canada has a lot of virus cases, but a lot of serious ones. Ontario has about 850 people in intensive care units, and the number has more than doubled in a month. The province is under an emergency stay-at-home order.

Nationally, the mood is cautious. In a Leger poll conducted for the Association of Canadian Studies last month, 70 per cent of Canadians said they worried about reopening the border with the U.S., versus 31 per cent of Americans. Cases have jumped since the poll was taken, along with criticism of politicians at all levels of government for not doing enough.

Attitudes may change once more progress is made on vaccines. About 25 per cent of Canadians have their first shot but just 2.4 per cent are fully vaccinated, according to the Bloomberg Vaccine Tracker.

For the battered tourism industry, that may mean a second summer of empty hotel rooms and restaurants.

"What people don't understand, too, is the huge connectedness between Canada and the U.S, especially in the border regions where we're quite used to just going over to have dinner," said Marta Leardi-Anderson, the executive director of the Cross-Border Institute at the University of Windsor.

American tourists are missed at Le Priori, a boutique hotel nestled in Quebec City's historic neighborhood where they usually make up a quarter of guests. Many visit after ending a cruise on the St. Lawrence River, spending freely and helping stretch the summer tourism season into the fall, general manager Erwan Franchet said.

Now, cruises are banned until 2022, Quebec's capital city is in lockdown, and it's still unclear how quickly vaccination will unlock borders.

Border Blues

Franchet expects visitors from other parts of Quebec this summer, but no end to the crisis until the end of the year. He worries the industry, which faces current occupation rates around 10 per cent, may lose some players by then.

"There will be a huge demand for travel, everyone on the planet will compete to attract tourists and refill their coffers," he said. "We must show up for it."

About 550 miles to the southwest, at one of Canada's most famous natural wonders, the president of Niagara Falls Tourism believes that moment may come as soon as the summer. The town welcomed only 36 per cent of its usual 14 million visitors last year, but Janice Thomson pins her hopes on vaccination and rapid testing at the border.

"Those will give everyone confidence to travel and to get back at experiencing what we're used to," she said.

On the opposite side of the Niagara River, U.S. Congressman Brian Higgins is losing patience. His district, which includes Buffalo, took a massive hit from losing Canadian visitors at its airport, shops and sports arenas, he said.

Higgins has been pressing President Joe Biden to obtain exemptions for U.S. residents wanting to reunite with loved ones or access their property in Canada. He's also pushing for a full reopening by July.

"My people are being denied access to Canada," he said. Yet "with vaccines, the verification of vaccines, and wearing face masks, the likelihood of getting COVID-19 and the likelihood of giving COVID-19 is very, very low."

Galbraith, from the Windsor mold-making company, says months of alerting authorities about the impact of current rules has gained the industry some support in its effort to exempt some technicians from quarantine. Manufacturing GDP dropped almost 10 per cent last year and employment also fell, data show.

"They're seeing the fact that we're not crying wolf," he said. "We're really losing business."

Domestic Travel Bans Have To Be Really Long To Work, And Can Increase Virus Spread: Research Study

by Gary Leff, ViewFromTheWing, April 27, 2021

<https://viewfromthewing.com/domestic-travel-bans-have-to-be-really-long-to-work-and-can-increase-virus-spread/>

We tend to look at the success story countries and extrapolate from them, why can't the U.S. be like Australia? And of course there are reasons like Australia not having to worry about the virus coming in from abroad in as uncontrolled a fashion since the country is an island. But do travel restrictions inside a country, like we've seen in Australia where citizens couldn't travel between states for much of the pandemic, usually work so well?

A new paper out of the University of Chicago finds that domestic travel bans may be counterproductive for controlling spread of COVID-19.

They find that domestic travel restrictions trap migrant workers in cities where the virus is spreading wildly, and that total infections can actually increase when these bans are put in place. They draw on evidence from India, China, Indonesia, the Philippines, South Africa, and Kenya.

"Two opposing forces constitute the first-order determinants of total infections at any point in time. On one hand, the longer a travel ban lasts, the less time community transmission exists in the rural sink. Ceteris paribus, this will decrease rural infections. On the other hand, the longer the restrictions remain, the longer migrants are contained within a hotspot where infection rates are rapidly increasing.

Consequently, the probability that migrants are infected with COVID-19 rises over time until the city achieves herd immunity, in turn increasing the rate at which they seed the rural sink with infections once the ban is lifted. This drives up cumulative cases at any future date," the paper says.

Gym, Fitness Workers Hold Mass Outdoor Workouts In Protest Of Provincial Restrictions

By Sabrina Jonas and Chris Glover, CBC News, April 25, 2021

[Gym, fitness workers hold mass outdoor workouts in protest of provincial restrictions \(msn.com\)](https://www.msn.com/en-ca/news/health/gym-fitness-workers-hold-mass-outdoor-workouts-in-protest-of-provincial-restrictions)

Several gym and fitness studio owners are organizing mass outdoor workouts in protest of the Ontario government's ban on outdoor fitness classes.

A provincial stay-at-home order — first imposed on April 8 for four weeks and now extended until May 20 — means outdoor gatherings are banned and outdoor amenities, other than playgrounds, are closed. This includes outdoor fitness activities, which have been largely shuttered for months.

Since the new restrictions took hold, dozens have gathered at popular Toronto landmarks such as Nathan Phillips Square, Queen's Park and City Hall every week, to exercise and demand that group fitness classes be deemed essential.

Geordan Thomas, owner of United Boxing Club, is one of several gym and fitness studio owners staging these demonstrations in hopes of gaining the province's attention.

"Outdoor activities done in a safe manner should be allowed," said Thomas.

His workout group, called United We Fight, staged a demonstration Sunday, with hundreds partaking in a physically-distanced workout at Canoe Landing Park.

"This is not just a workout; this is a movement. This is a campaign and this is a protest," he told CBC News.

Thomas says measures like physical distancing and contact tracing are in place at each workout display.

Given limited staffing on weekends, Toronto Public Health was unable to retrieve data on whether or not these workout demonstrations have led to COVID-19 transmission.

In late March, the Ford government announced that outdoor fitness would be permitted to reopen in regions under lockdown in order to allow people to do more outside.

Less than a week later, Ontario imposed a province-wide "emergency brake" to stem the growth of the third wave of the pandemic, which banned outdoor fitness once again.

Outdoor Activities Not Completely Safe, Doctor Says

Dr. Jeff Kwong, senior scientist at the Institute for Clinical Evaluative Sciences (ICES) in Toronto, is concerned about the mass demonstrations.

He says the gatherings can be dangerous, especially if masks aren't worn while people are working out and breathing heavily.

"I'm all for outdoor activity, but do it in a small group or alone and wear a mask when you're out," he said.

"We know it's a lot safer outdoors than indoors but it's not completely safe."

This month, as the province banned outdoor activities, including tennis and golf, several medical experts said the risk of outdoor transmission is "exceedingly small."

"I think opening as many outdoor spaces as possible is a good thing, and I think it's just a matter of people understanding how they can be safe," Kwong said.

In a statement on Sunday, Ford's office said: "As we continue battling this third wave of COVID variants, we are urging everyone right now to only gather with people they live with and stay home as much as possible."

Meanwhile, Nicole Afable, a participant at Sunday's protest, says the mental health impacts of not being able to take a workout class outweigh the risk of being fined for participating in the group sessions.

"Throughout the pandemic... the thing that kept me sane was moving my body and working out," she said.

"We are allowed to peacefully assemble and get our voices heard."

CBC News reached out to Toronto police for information regarding tickets or arrests at these demonstrations, but they did not offer any details.

Thomas said bylaw officers have attended some of the protests but left without ticketing anyone.

Fitness industry needlessly targeted, studio owner says

Eddy Bucardo, owner of fitness studio Unchained Athletics, argues COVID-19 restrictions have needlessly harmed his industry.

"It's been very detrimental to how we make business. The online space can only go so far," he said.

"With these lockdowns preventing outdoor fitness, it kind of renders us useless."

Bucardo teamed up with several other studios to create Fit Safe Ontario, another group that organizes outdoor workout protests at places like Yonge-Dundas Square and Queen's Park — on occasion in collaboration with United We Fight.

"Not a lot of people know how to move their bodies... It's a very ignorant statement to say just "go for a run" because you are blatantly disregarding the disabled community."

Did We Miss The Boat On Pandemic Preparedness?

By Bethan Moorcraft, Insurance Business Canada, April 28, 2021

https://www.insurancebusinessmag.com/ca/news/breaking-news/did-we-miss-the-boat-for-pandemic-preparedness-253499.aspx?utm_source=GA&utm_medium=20210429&utm_campaign=WPCW-Newsletter-20210429&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

The World Economic Forum (WEF) has been sounding the alarm bells about pandemic risk since 2006. Every year, the WEF publishes a Global Risks Report in partnership with Zurich Insurance Group, Marsh McLennan and SK Group, which presents a crystal ball that aims to foretell the future of risk around the world. The work is important in helping insurers, brokers and risk professionals to understand the risks we're facing today and those that will have major impacts in the next seven to 10 years.

Pandemic risk has featured in the Global Risks Report since 2006, and yet, how many people who read the report over the past 15-years actually envisioned that we would experience something like the COVID-19 crisis? That was a question posed by Colleen Zitt, chief risk officer at Zurich North America, when presenting the 'Global Risks 2021: A Vision for the Future' session at RIMS Live 2021.

Fellow speaker Jeff Bray, head of global risk management at Prologis, made a similar observation: "What's really amazing is that [pandemic risk] was hitting the Global Risks Report in 2006, but did anyone feel like they came into the [COVID-19] pandemic completely prepared? Probably not. And I think it's just a good reminder that we often underestimate what we think either has a low likelihood, or it just won't happen to us."

When the Global Risks Report first included pandemics and other health-related risks, it warned that a "lethal flu, its spread facilitated by global travel patterns and uncontained by insufficient warning mechanisms, would present an acute threat" that could have significant impacts like "severe impairment of travel, tourism and other service industries, as well as manufacturing and retail supply chains." That all sounds rather too familiar today after the risk of a global pandemic became a reality in 2020.

In the 2021 Global Risks Report, infectious diseases were reported as the top global risk by impact and the fourth most significant risk by likelihood. According to the report, developments stemming from the pandemic – including the millions of lives it has claimed and the pressure it has put on long-standing health, economic, and digital disparities – could put more roadblocks in the way of the global co-operation that will be required to address other long-term challenges and high-ranking risks such as climate change.

“When you think about the pandemic, and really what we’re going through right now, it could affect nearly every facet of the risk landscape for at least the next 10 years, if not more,” commented Zitt. “We know about the large number of deaths that have occurred to date, as well as lost jobs, and ultimately closed businesses - that will affect the landscape for years to come.”

Preparedness for pandemic risk, and ultimately the response to the COVID-19 pandemic, has varied around the world. Bray highlighted Asia as responding better to the crisis than the US and Europe, perhaps because they’ve had more recent events involving infectious diseases and so the pandemic was “more relevant,” and they perhaps had a better mindset.

“Something that really resonates with me is just the curveball that misinformation can sometimes provide,” he said. “If we think of other big risks in this report [climate change, cyber, etc.], the combination of maybe a lack of government co-ordination, maybe getting caught off guard on preparedness, and then misinformation all really complicates how risk managers should be thinking about how they might respond to risk going forward.”

With all events, whether small or systemic in nature, lessons can be learned and opportunities can be taken. Zitt noted: “When you think about it, COVID-19 also fueled some real opportunities, and many of us had to turn our businesses into an overnight connection point for our customers that could no longer be face-to-face. What’s really happened ... is the fueling of technology and digital portals and connections that ultimately don’t require face-to-face, and that certainly has its benefits, but also some drawbacks.”

Comparing US And UK COVID Case Numbers Suggests Australia's India Flight Ban Based On 'Fear Factor'

Experts say Morrison government must overturn suspension or risk perception the policy is 'racist'

By Josh Nicholas and Elias Visontay, Guardian Australia, April 28, 2021

https://www.theguardian.com/world/2021/apr/29/comparing-us-and-uk-case-numbers-suggests-australias-india-flight-ban-based-on-fear-factor?utm_term=.3a6a87589419ea1082f7486d6efc471b&utm_campaign=MorningMailAUS&utm_source=esp&utm_medium=Email&CMP=morningmailau_email

Epidemiologists are questioning why Australia has banned all flights from India, with a Guardian analysis revealing India has fewer coronavirus cases per capita than either the United States or the United Kingdom during their respective COVID peaks.

The Australian government did not suspend flights from those countries as it did this week with India.

Experts say cases in India could be underreported but they believe the numbers are still lower than the spikes seen in other countries in recent months. They also note one variant of interest in India has not yet been deemed as concerning as the UK strain that dominated Britain's December wave.

Peter Collignon, a professor of infectious diseases at the Australian National University, believes Australia "needs to rethink blanket bans". He says Canberra is ethically obliged to allow Australians to return from India because they risk contracting the virus in a country where hospital access isn't guaranteed.

A comparison of infection data has led Mary-Louise McLaws, a professor of epidemiology at the University of New South Wales and a World Health Organization advisor, to argue the government's ban on flights from India is likely "an act out of fear".

She says the Morrison government must offer a route home for citizens "to ensure there is no misconception the ban is in any way racist".

Arrival bans for specific countries, including China, were introduced before a public health order barring all non-citizens and permanent residents entry to Australia was made at the beginning of the pandemic in early 2020.

But the suspension of direct flights from India – until at least 15 May – is the first time Australian citizens have essentially been banned from entering their own country.

Almost 100 countries have had days with more cases per capita than India, according to Our World in Data statistics analysed by Guardian Australia.

The UK and US were also responsible for a greater share of overseas acquired cases in Australia at the height of their outbreaks, according to data released by the New South Wales health department.

The Pandemic Has Killed Mass Travel. Is That Such A Bad Thing?

By Martin Regg Cohn, Toronto Star, April 26, 2021

The march of mass tourism once seemed unstoppable — flotillas of cruise ships and jumbo jets disgorging swarms of tourists to invade ancient sites and intrude on living cultures. The global trend lines were undeniably explosive, rising from 400 million visitors a year in 1990 to 1.4 billion in 2019. Nothing could deter mass tourism, not terrorism nor war — not until it became a casualty of COVID-19. The world's biggest source of employment and entertainment has lost a staggering 1.1 billion tourists over the past year, slumping right back to where it was three decades ago. Today, we are almost all stuck at home, pondering the unbearable remoteness of being ... locked down, with our luggage locked away. And yet a pandemic may be the perfect time to unpack mass tourism and understand what went wrong. More than merely a thought experiment, we are experiencing a real life experiment, a once in a lifetime opportunity to rethink and revisit the way we see the world.

Read Story (Subscription Required): https://www.thestar.com/politics/political-opinion/2021/04/26/the-pandemic-has-killed-mass-travel-is-that-such-a-bad-thing.html?source=newsletter&utm_content=a08&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=sbj_52808

Nova Scotia Going Into Province-Wide Shutdown As COVID Spreads 'Faster Than Ever'

by Rebecca Lau and Aya Al-Hakim, Global News, April 27, 2021

[Nova Scotia going into province-wide shutdown as COVID spreads 'faster than ever' \(msn.com\)](#)

Nova Scotia is entering a two-week province-wide shutdown as the premier warns COVID-19 is "spreading faster than ever in the province."

As well, gatherings indoors and outdoors will be limited to household bubbles.

The province recorded 96 new cases on Tuesday.

In a news briefing, Premier Iain Rankin and Dr. Robert Strang, the province's chief medical officer of health, said there is substantial risk of spread in the Halifax region and there are concerning signs in Cape Breton.

"COVID loves the indoors so we need to shut down activity that takes place inside," said Rankin.

The circuit-breaker shutdown means all schools, restaurants, gyms, libraries, museums and non-essential retail will close. Those that can have curbside pickup or take-out are allowed.

Personal care services, such as spas and salons, must also close.

There are to be no social events, festivals, in-person faith gatherings, wedding or funeral receptions, business meetings, sports or arts practices or performances.

Certain retail outlets can open at 25 per cent capacity, including those that sell food, medicine, personal hygiene products, baby products and pet supplies. Gas stations and NSLC outlets will also stay open with 25 per cent capacity.

Daycares will remain open "with the focus on providing service to those providing essential services or have no other child-care option." Mandatory masking is also in place now for staff, visitors and children over the age of two in indoor settings.

Outdoor activities, such as golf courses and outdoor tennis courts can open, so long as people stay within their municipalities to use them. Outdoor fitness and recreation businesses, or organized clubs, can continue to operate with a maximum of five people and physical distancing.

"We are in a critical race between vaccine rollout and the variant and right now the variant is winning," said Rankin.

Strang says the situation is changing quickly and that the province must act quickly to get ahead of the virus.

"We are acting more aggressively today," he said.

BC's Travel Crackdown On Hold Until Next Week

By Mike Hager, The Globe and Mail, April 23, 2021

<https://www.theglobeandmail.com/canada/british-columbia/article-bcs-travel-crackdown-on-hold-until-next-week/>

Anyone in British Columbia caught leaving one of three new regional zones to vacation in another area was supposed to face a fine as of Friday.

But Minister of Public Safety and Solicitor-General Mike Farnworth told reporters Friday there won't be any enforcement by police until next week, when further details of the controversial \$575 ticketing regime backstopping a pandemic-related travel ban will be finalized.

Mr. Farnworth said officers will eventually be tasked with conducting periodic road checks at key places on the borders of these three regions, adding he has had discussions with racialized communities on preventing this system from creating any potential discrimination.

"I want to make sure we address the concerns that people have," he said of the delays in the rollout of enforcement. "And I want us to avoid the situation, for example, that happened in Ontario. So we are working with police very closely and ensuring that what comes out is what is right."

Ontario gave police new powers this month to stop people on the streets and in their vehicles to ask why they had left their home, but retreated after several police forces said they wouldn't conduct random inquiries and racialized groups warned of discriminatory practices.

In B.C., the rank-and-file Mounties who are likely to enforce the system are displeased they have been cut out of discussions between senior RCMP leadership and the province.

The National Police Federation, which represents 7,000 members of the RCMP in B.C., said it remains concerned about the "safety and ongoing lack of clarity" involving the ban.

"Many of our members are opposed to this proposal as it puts them at risk of public backlash, legal ambiguity and risk of exposure and possible infection due to the continuing slow immunization rollout for police in the province," union president Brian Sauvé said in an e-mailed statement.

A coalition of community organizations, including the BC Civil Liberties Association and the First Nations Summit, issued a joint statement Friday calling for consultations before the new restrictions are imposed.

Harsha Walia, executive director of the BCCLA, said her organization supports the public-health aims of limiting travel, but the ticketing regime could exacerbate systemic racism in policing.

"It is alarming that we now have three public announcements in the span of one week about increased police enforcement powers, but we still do not have details about the scope of these policing powers," she said in a news release. "In response to significant public pressure, it seems that the province is scaling back its plans, but we are still left to speculate."

Attorney-General David Eby's office has refused repeated requests to release the legal opinion on the new travel limits, saying it is confidential advice. But he said Friday, at an unrelated news conference, that government lawyers are still drafting up the rules of enforcement.

On Friday, Mr. Farnworth unveiled more details of his office's order that, for now, will rely on scofflaw travellers telling the truth with no threat of a fine. He said the new ban stops anyone from engaging in non-essential travel outside of one of three regions where they live: Vancouver Island, the Lower Mainland and the rest of the province.

B.C.'s hotel and tourism industry groups are strongly encouraging all businesses to support the order by cancelling any bookings from people outside their regions, Mr. Farnworth said, and the provincial parks system is refunding campsite bookings where necessary. As well, B.C. Ferries says it is now asking all customers on six routes connecting the mainland to Vancouver Island and other islands whether their travel is essential. If they say no, then they will be denied passage, according to the Crown agency.

“The surest path to the success of these measures is voluntary compliance. If a friend or family member is planning to break the rules, let them know that now is not the time to travel,” Mr. Farnworth told reporters.

The Public Safety Minister said the new rules can't stop Canadians from other provinces travelling to B.C., but once they're on the West Coast they must stay in the region they enter. He added that signs will be put up along the B.C.-Alberta border telling the thousands of people who stream east over the Rockies in search of relaxation and recreation to stay home.

Ingrid Jarrett, president and chief executive officer of the BC Hotel Association, said her group has sent out a tool kit for hotel owners to train staff on how to reschedule or refund someone's booking using a script. But, she said it should not be up to front-line hospitality workers to enforce this travel ban.

“There's some real confusing messaging there,” she said.

How Do The New Travel Restrictions In British Columbia Impact Employers Who Require Employees To Travel For Work Purposes?

By Dianne Rideout and Michelle McKinnon, McMillan LLP, April 23, 2021

https://mcmillan.ca/insights/how-do-the-new-travel-restrictions-in-british-columbia-impact-employers-who-require-employees-to-travel-for-work-purposes/?utm_source=email

We have received queries from clients wanting to know how the new travel restrictions in British Columbia might impact their employees who are required to travel within the province for work purposes. The good news is that work-related travel has been classified as essential (discussed below). That means the new restrictions should not have any impact on businesses that require their employees to travel for work outside of their immediate environment or between Health Authorities.

A new Ministerial Order was made public today, April 23, that restricts non-essential travel between three Regions in the Province. These restrictions will remain in effect until May 25, 2021.

For purposes of restricting non-essential travel within the Province, the Ministerial Order combines the five Health Authorities into three Regions, as follows:

- The Fraser-Vancouver Coastal Health Authority Region (which combines the Fraser Health Authority and the Vancouver Coastal Health Authority).
- The Northern-Interior Health Authority Region (which combines the Northern Health Authority, the Interior Health Authority and the local health areas of Bella Coola Valley, Central Coast and Hope).
- The Vancouver Island Health Authority Region (which includes only the Vancouver Island Health Authority).

Residents are therefore restricted from undertaking non-essential travel between the three Regions, but can still travel without restriction within each Region.

The Ministerial Order lists the following as essential travel:

- Returning to your principal residence, moving or helping someone move.
- Work, both paid and unpaid (volunteer).
- Commercial transportation of goods.
- Getting health care or social services or helping someone get those services.
- Court appearance, complying with a court order or parole check-in.
- Exercising parental responsibilities.
- Child care services.
- Attending classes at a post-secondary institution or school.
- Responding to a critical incident, such as search and rescue operations.
- Providing care to a person because of a psychological, behavioural or health condition, or a physical, cognitive or mental impairment.
- Visiting a resident (as an essential visitor) at long-term care or assisted living facility.
- Attending a funeral.
- Travelling under a PHO variance.

As mentioned above, work-related travel has been classified as essential and therefore is not impacted by the new restrictions.

Based on information that is publicly available at this stage, it does not appear that police will be conducting random spot checks for enforcement purposes. Instead, periodic road checks may be set up at certain key locations that are typically associated with holiday travel. Police can issue fines for non-compliance.

Swoop Airlines Resumes Flights Out Of Winnipeg After Pandemic Pause

Airline aims to support essential travel, economic recovery of region

By CBC News, April 25, 2021

<https://www.cbc.ca/news/canada/manitoba/swoop-airlines-winnipeg-hamilton-abbotsford-1.6001510>

One of the country's low-fare airlines is back to servicing Winnipeg James Armstrong Richardson International Airport after suspending flights to the city last year.

Swoop Airlines, a subsidiary of WestJet, is connecting Winnipeg with Hamilton, Ontario, and Abbotsford, B.C., again starting on Sunday, April 25, the company said in a news release.

In June, flights will begin to Kelowna, B.C.

Although COVID-19 rates are increasing across the country, Shane Workman, the head of operations for the airline, said in the release the company is optimistic about Canada's vaccine rollout and is focusing on providing a low-cost alternative for essential travel.

Once it's safe to do so, the airline says it will fly Manitobans travelling for non-essential reasons, like seeing family and friends.

Base fares for one-way Swoop flights to Abbotsford and Hamilton are roughly \$100.

JetBlue Spreading Wings With Flights To Vancouver From New York And Boston

By The Canadian Press, April 21, 2021

<https://ca.finance.yahoo.com/news/jetblue-expanding-wings-vancouver-york-231407598.html>

Discount US airline JetBlue is expanding its operations with its first flights to Canada.

The New York-based airline says it will launch flights between Vancouver and New York, as well as seasonal service to Boston, starting in the summer of 2022.

The move is part of plans to add seven destinations to its route map from New York or Boston starting later this year. It is also adding Honduras.

JetBlue says in a news release the expansion is part of the next phase of the alliance between JetBlue and American Airlines that was authorized by the US Department of Transportation earlier this year.

The move comes ahead of what the travel industry hopes will be a surge in travel from pent-up demand as COVID-19 vaccinations expand and the pandemic wanes.

Scott Laurence, head of revenue and planning at JetBlue, says customers and crew members have been asking to add flights to the middle of the US and into Canada.

"We can't wait to shake up the status quo in these markets currently dominated by high-fare carriers," he stated.

JetBlue will have to compete with Canadian airlines, including Air Canada and WestJet Airlines.

Vancouver Airport Authority CEO Tamara Vrooman says it is "delighted" that JetBlue has selected Vancouver as its first Canadian destination.

"As we move through the pandemic and prepare for a safe and healthy return to non-essential travel, this new service, scheduled for Summer 2022, gives us all something to look forward to."

Southwest Execs Reveal The Reason The Airline Doesn't Fly To Canada Yet Is Because Its System Isn't Set Up To Accept Canadian Dollars

Southwest Airlines is the largest US airline that doesn't serve Canada.

- *The lack of service isn't for a lack of potential customers but is technological in nature.*
- *Southwest's system isn't set up to handle foreign currency sales, required for Canada flights.*

By Thomas Pallini, Business Insider, April 27, 2021

[Southwest Airlines Reveals Why It Doesn't Fly to Canada \(businessinsider.com\)](https://www.businessinsider.com/southwest-airlines-reveals-why-it-doesn-t-fly-to-canada)

By the end of 2022, all except for one of America's top six airlines will be flying to Canada. The notable hold-out is Southwest Airlines.

The low-cost carrier is the largest American airline not to serve the Great White North despite the huge market of leisure travelers across the border that are frequent visitors to the US, especially Southwest's namesake region of the country.

On a recent earnings call, Southwest's leadership explained why the airline doesn't serve Canada when pressed by JP Morgan analyst Jamie Baker. The issue isn't for lack of potential customers; rather, it's technological in nature.

"So, to make Canada work for us, that's both the business and leisure market, we've got to be able to sell," Tom Nealon, Southwest's president, said. "Again, it's back to the whole foreign currency for point of sale that we've been talking about for a long time."

Canadians purchasing tickets would have to do so in Canadian dollars, which Southwest's system isn't set up to handle. The problem isn't insurmountable but one that Southwest hasn't prioritized ahead of other projects such as preparing its Boeing 737 Max fleet for Hawaii flights, Nealon said.

Southwest has kept its eye on Canada and identified "5, 6, 7 really nice markets," CEO Gary Kelly said, but the focus, especially with the continued closure of the US-Canada border, has been its recent domestic expansion. "Even if we tackle that technology challenge, I don't know that we would have airplanes to be able to add those new markets," Kelly said in a recent earnings call.

The closest Southwest comes to serving Canada is through US border cities such as Buffalo, New York; Detroit, Michigan; and its soon-to-be newest destination, Bellingham, Washington. All three cities are miles from the US-Canada border and attract a multi-nationality clientele from both sides of the international boundary.

And during the pandemic, serving US borders cities is effectively serving Canada. Canadian citizens returning home from the US have been flying to destinations such as Buffalo and then crossing the land border to avoid a quarantine imposed on those arriving in Canada by air.

JetBlue Airways was able to overcome its Canada problem and will launch flights to American's northern neighbor for the first time ever in 2022. Flights to Vancouver will be offered from New York and Boston as part of a new partnership with American Airlines dubbed the "Northeast Alliance."

Conquering Canada would also better enable Southwest to compete with its West Coast rival as Alaska Airlines flies to Canadian cities such as Vancouver, Victoria, and Calgary. Southwest not only lacks international flights to the north but also lacks airline partners to provide the service on its behalf, forcing customers to look elsewhere.

And with newly opened US markets on which to focus, Southwest's Canadian debut will likely be delayed even further. The pandemic has drastically shifted Southwest's route network with 17 cities opened since March 2020 alone, and CEO Gary Kelly made clear that those are the new priority before an international expansion could be considered.

"It's whenever we're ready, we'll commit to that, we'll get the work done, we'll add it to our route network," Kelly said. "Right now, we got all we can eat with the current capabilities we have."

British Airways Boss Says Rich Holidaymakers Will Make Up For Fall In Business-Class Flying

Sean Doyle confident the airline's investment in refurbishing premium cabins, seat and lounges will pay off

By Gwyn Topham, The Guardian, April 26, 2021

https://www.theguardian.com/business/2021/apr/26/ba-boss-says-rich-holidaymakers-will-make-up-for-fall-in-business-class-flying?utm_term=.5ec4d641622fb03a75a5053040e89e03&utm_campaign=MorningMailAUS&utm_source=esp&utm_medium=Email&CMP=morningmailau_email

Wealthy holidaymakers buying premium seats will cushion airlines from the decline in business flying, according to the boss of British Airways.

The company's chief executive, Sean Doyle, said that contrary to research suggesting the airline industry will lose much of its most lucrative clientele, he believed corporate travel would return after the coronavirus pandemic, "but exactly what shape that takes we're not sure".

He said he was confident the flag carrier's £6.5bn investment in refurbishing its business-class cabins, seats and lounges since 2018 had been worth it.

"The reason we're very compelled by the investments is we have a significant premium leisure segment," he told an industry webinar. "A lot of people who travel in our premium cabins are travelling for leisure, or visiting friends or relatives.

"That's been growing over the last decade and we think that will continue to grow – and that gives us a very effective buffer if the corporate segment is not recovering at the pace of other segments."

Doyle said he believed office working would recover and lead to more meetings in person, after hearing from firms about "a lot of reports and stories of dissatisfaction ... people very fed up with Zoom meetings, and I can understand that."

"I think we will see business travel recover because people do business with people, not organisations," he said, though he acknowledged that "we will never get back to the old days."

Doyle said he was optimistic about the airline industry's recovery, particularly after comments from the European commission president, Ursula von der Leyen, at the weekend that vaccinated US tourists would be welcome in Europe this summer.

Given the high rates of vaccination in the UK and US, he said: "I think the US is a great opportunity to get up and running again. ... Opening up an air corridor is something that can be easily achieved if we have the will on both sides of the pond."

He said BA had been working to reduce the cost of COVID-19 tests needed for travel, which were "complicated and expensive" and "run the risk of excluding a number of people from travel."

He also said research by the airline suggested the number of tests required for "amber" destinations under the UK's planned traffic light system for international leisure travel was unnecessary.

"We haven't seen the data that supports that level of complexity. We've got to make this simpler and more accessible," he said.

BA's owner IAG's share price rose more than 4% on Monday after Von der Leyen's comments, and related aviation and holiday firms also enjoyed a similar boost. Tui, Europe's biggest package holiday company, was one of the best performers on the FTSE 250 on Monday, with a rise of almost 7%. The engine maker Rolls-Royce was up 6%, the biggest riser on the FTSE 100.

Susannah Streeter, an analyst at Hargreaves Lansdown, said it was a "glimpse of a post-crisis future" with "hopes lifted that a big rescue could now be in the cards for the summer season with the introduction of vaccine passports".

OTHER CAFII MEMBER-RELEVANT INDUSTRY NEWS/ISSUES

Insurers Unite To Set Up COVID-19 Vaccination Hub In Quebec

By Lyle Adriano, Insurance Business Canada, April 27, 2021

https://www.insurancebusinessmag.com/ca/news/breaking-news/canadian-insurers-unite-to-set-up-COVID19-vaccination-hub-in-quebec-253335.aspx?utm_source=GA&utm_medium=20210427&utm_campaign=IBCW-MorningBriefing-20210427&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Several insurance companies have banded together with other Quebec companies to establish a vaccination hub in the Capitale-Nationale region.

The vaccination hub, dubbed the Pôle des entreprises de la Capitale-Nationale (Capitale-Nationale Region Enterprise Hub), will be located in the new cruise terminal at the Port of Quebec, which has offered use of the site as a partner in the initiative.

Insurers participating in the establishment of the vaccination hub include iA Financial Group, Beneva (the entity resulting from the merger between La Capitale and SSQ Insurance), and Promutuel Insurance. The other non-insurance organizations pitching in are the Port of Quebec and its partners (Groupe Desgagnés, Groupe Océan, QSL, G3 Canada Limited, IMTT, Béton provincial), Beenox, and Coveo.

“iA Financial Group’s purpose is to give our clients peace of mind. Participating in the vaccination effort is our way of contributing to this peace of mind, for our employees and our community,” said iA Financial Group president and CEO Denis Ricard.

The hub will be open to the population of the Capitale-Nationale region, including some 15,000 employees of the participating companies and the members of their immediate family. It will respect the order of vaccination priority set by the Quebec government.

A release said that the vaccination hub is expected to vaccinate about 25,000 people starting the end of May. The hub will also remain in service until the end of September. Companies participating in the hub have committed to paying for the costs to set up and operate the initiative.

Former KPMG Partner-In-Charge Of CAFII's Audit Appointed Gore Mutual Insurance's Board Chair

By Lyle Adriano, Insurance Business Canada, April 26, 2021

https://www.insurancebusinessmag.com/ca/news/breaking-news/gore-mutual-appoints-new-board-of-directors-chair-253224.aspx?utm_source=GA&utm_medium=20210426&utm_campaign=IBCW-MorningBriefing-20210426&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Gore Mutual Insurance Company has named Neil Parkinson as its newest chair of the board of directors.

Parkinson succeeds Farouk Ahamed, who will remain an active director on the board.

Parkinson brings more than 40 years of experience in the insurance and financial services industries to his new role. Parkinson is a Fellow of the Chartered Professional Accountants of Ontario and an Institute of Corporate Directors Certified Director. He was also a partner at KPMG from 1988 to 2016, when he retired and served as the national leader of KPMG's insurance practice from 2004 to 2015. He chaired the Insurance Auditors Advisory Committee to the Superintendent of Financial Institutions Canada for over a decade.

Parkinson has been a member of Gore Mutual's board since 2016. He also currently serves on the boards of Sagen MI Canada and Equitable Life Insurance Company of Canada, and he is a member of the Actuarial Profession Oversight Board.

"Neil has a long history with Gore Mutual and is well respected within our company and industry," said Gore Mutual CEO Andy Taylor. "His financial, auditing, governance and insurance expertise have been valued additions to our board."

Taylor added that Neil's leadership will help Gore Mutual continue to advance its strategic priorities as the organization transforms into a "purpose-driven, digitally led, national insurer."

"I am delighted to serve as chair of Gore Mutual's board of directors," commented Parkinson. "I have been involved with Gore Mutual from the very start of my career as a professional adviser, and more recently as a member of the board. Gore Mutual has embarked on a period of dynamic change and growth, which will benefit our employees, broker partners, policyholders and communities across Canada. I am excited to be a part of the company's transformation journey."

When he first took the position of CEO last year, Taylor put forward his plan to "radically" transform Gore Mutual "to deliver a world class, high-performance business anchored in broker distribution."

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

What May Work For Desktop May Not Work For Mobile When Shopping For Insurance Online; And Human Element Still Essential: Digital Solutions Experts

By Greg Meckbach, Canadian Underwriter, April 23, 2021

https://www.canadianunderwriter.ca/insurance/insurtech-north-speaker-what-may-work-for-desktop-may-not-work-for-mobile-1004206883/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210423190624

When it comes to shopping for insurance online, the consumer experience will vary across platforms, something that isn't always discussed when the industry talks about digitizing its customer experience.

The matter came up recently during 'Key Touchpoints in the Customer Journey,' a panel discussion held Friday at InsurTech North, a conference produced by MSA Research.

"People will react differently depending on the type of device they use," said Marcus Lepkowski, assistant vice president of digital solutions at Sonnet, the direct writer owned by Economical insurance.

Lepkowski described what Sonnet officials found when testing their direct-to-consumer website.

"You actually can get different results for the same changes, desktop versus mobile. What may work for desktop may not work for mobile and vice versa. It is good to evaluate how changes are being reflected by your customers in those different areas," Lepkowski said during the panel.

The thinking at Sonnet is similar to the mindset at Montreal-based Breathe Life, which provides online customer interaction software for life insurers.

"The way that we designed our solution was for mobile-first," Breathe Life chief client officer Patrick Viau said Friday.

"We made sure that everything was available from a mobile perspective. We handle the questions and data volume and security from that perspective. And with that, [the mobile solution] adapts to whatever other devices are actually provided. We make sure that everything can be done from all of the different devices."

Another important part of the digital equation is how to incorporate human intervention when it is required.

Panellist Cong-Rong Xie is the vice president of technology for individual customer and advisor network at Canada Life. Xie suggested that when consumers are interested in complex products, such as wealth management or insurance, they do a lot of research online. But at some point, they will need to consult with a human.

Viau agreed. "It is clear to me that we need to have a seamless way to interact with clients. What will never change, in my opinion, is the human interaction. People need to talk to someone. They need help. Even if they can get the answers online, they need to speak physically, on the phone, to someone. I think the industry needed this 100 years ago and it still will be needed decades from now."

Moderator Alice Keung, until recently chief transformation officer at Economical Insurance, asked the panellists whether people will "long for physical interaction" after the pandemic is over.

It's critical to enable both online interaction and the ability to speak with a human, said Viau.

"We are in 2021. People expect information when they can't sleep at 5:00 a.m. They make their espresso and they are like, 'I want information.' That has to be there as well," said Viau. "What is truly important – people use the buzz word omni-channel – we are talking about hybrid distribution. For us, it is not one or the other. It is a combination of all of these scenarios."

Are We Placing Too Much Stock In Pent-Up Demand?

Don't count on rush in consumer spending to sustain surge in recovery, says AGF CEO

By Leo Almazora, April 29, 2021

https://www.wealthprofessional.ca/news/industry-news/are-investors-putting-too-much-stock-in-pent-up-demand/355446?utm_source=GA&utm_medium=20210429&utm_campaign=WPCW-Newsletter-20210429&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Keeping the faith has been tough for many investors in sectors hammered by the COVID-19 pandemic, but there are reasons to do so. Among those is the expectation that when the crisis blows over, companies can recover their lost earnings and then some as starved consumers descend on malls, restaurants, and tourist destinations.

But according to AGF's CEO and Chief Investment Officer Kevin McCreadie, that promise can only go so far.

"Without doubt, lockdowns over the past year have created enormous pent-up demand that is now being unleashed to varying degrees around the world," McCreadie said in a recent blog post. "This includes binge spending on goods and services that have been largely off limits throughout the pandemic such as indoor dining at restaurants, haircuts and vacations."

Over the past year, he noted, bold fiscal stimulus measures have fuelled a whiplash-inducing economic turnaround in several countries. The International Monetary Fund expects upcoming first-quarter statistics to show 6.5% GDP growth in the U.S., which would represent its strongest economic growth since 1984. China, the second-largest economy on the planet, recently reported GDP growth of 18.3% over the first three months of 1991, it's largest-ever reported annual growth rate.

But as governments step back from providing life support to their respective countries, McCreadie said consumer spending will play a more pivotal role in fuelling economic growth and corporate earnings. And as tempting as it is to assume that frustrated consumers will spend to a much larger degree than they ordinarily would across the board, it's just not a realistic narrative.

"People aren't going to keep going on vacation every week. Nor are they going to load up on multiple haircuts or continue to eat out more frequently than they would have before the pandemic," he said. "In these cases, what was forfeited during the past year is more akin to lost demand than it is suspended demand which can be quickly caught up once it resumes."

There's also the question of whether the pandemic has changed some consumers' spending habits. A year of forced savings could create a permanent downward shift in people's proclivity to splurge; at minimum, the basket of goods of the typical household may end up different compared to before when daily commutes and working in the office were unquestioned aspects of daily life.

Taxes could be another complicating factor, he said, particularly as countries look for ways to curb their ballooning deficits. McCreadie pointed to the U.S., where a tax hike targeting the country's wealthiest is being proposed.

"The retail clothing industry, for example, seems well-positioned to benefit from the burst in consumer spending that is now afoot," he said, adding that store closures, increased investment in online shopping, and decreased labour costs present points of potential added profitability.

However, that spending burst can only take earnings so far, and some of that energy transfer is bound to be sapped away by personal taxes on the consumer side, and corporate taxes on the side of businesses. Supply chain disruptions will also put corporations in the awkward position of choosing between passing costs on to consumers or absorbing the loss themselves.

"[I]t doesn't do investors much good to marvel at the resurgent economy without contemplating the risks associated with it and how markets may end up playing out relative to current expectations because of them," McCreadie said.

Climate Change To Take Big Chunk Of Canadian Economy By 2050, Risk Experts Say

By Bob Weber, The Canadian Press, April 22, 2021

Canada will be more than \$100 billion poorer by 2050 if the world doesn't work harder to fight climate change, says one of the world's largest insurers. That anticipated drop in GDP is much higher than the economic effect the COVID-19 pandemic is projected to have on the country's gross domestic product, said Jerome Haegeli, chief economist for Swiss Re, a multinational corporation that insures insurance companies, large corporations and governments. Swiss Re looked at 48 countries, as well as North America and the European Union as a whole, to try to assess the economic effects of climate change under different scenarios. If temperatures rise by about 2.6 degrees Celsius, considered to be the most likely scenario under current climate policies, the global economy can expect to see a drop in GDP of 10 per cent within the next 30 years, the study says. In Canada, the hit would be about seven per cent. Given the size of the domestic economy, that means the country would be about \$140 billion poorer than it would be if there were no climate change. Even if the world is able to bring global warming to within the two-degree limit proposed by the Paris agreement, the study concludes the economic loss would still be about three per cent, or about \$600 million, in Canada. "(Climate change) is the No. 1 risk. There's no question about it," Haegeli said.

Read Story (Subscription Required): https://www.theglobeandmail.com/canada/article-climate-change-to-take-big-chunk-of-canadian-economy-by-2050-risk/?utm_medium=email&utm_source=Globe%20Climate&utm_content=2021-4-26_14&utm_term=Globe%20Climate:%20If%20Canada%20is%20going%20to%20meet%20its%20new%20greenhouse%20gas%20emissions%20goal,%20it%20is%20going%20to%20have%20to%20be%20tactical&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Latest Cyberattacks On Insurers 'A Wakeup Call' To Shore Up Security

By Adam Malik, Canadian Underwriter, April 26, 2021

https://www.canadianunderwriter.ca/insurance/latest-cyberattacks-on-insurers-a-wakeup-call-to-shore-up-security-1004206736/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210426160848

With a new cyberattack focused specifically on the insurance industry, a cyber expert is urging insurance companies need to up their security game in order to protect themselves and their customers.

Otherwise, insurers could be on the hook for a major breach, warned Matt Cullina, Sontiq's head of global insurance business. Sontiq acquired CyberScout at the beginning of February.

So far, six U.S. insurers have reported this attack to Sontiq, with one breach resulting in the information of 500,000 being exposed. No insurers from other countries have reported seeing the attack but at least two in Canada are now investigating.

It all comes back to the convenience factor, Cullina told Canadian Underwriter. Everyone's in a competition to provide a home or auto quote with the least amount of hassle. Think of all the "Get your quote in minutes" types of advertising insurers are putting out there. Because people don't want to spend a lot of time inputting details about their property or vehicles, such data is provided by third-party vendors.

But it's during the transfer process between vendor and insurer — and even quoting platform — that hackers are able to steal personal customer data.

But with great power comes great responsibility, as they say. If the transfer of such data is taking place, the proper security needs to be there, too.

"First and foremost, this has become a core way of doing business for insurance companies," Cullina said of the quickened quote process. "It just seems like a more stringent data security model is needed. You can buy stuff online, I buy stuff online — it is a lot about convenience. But it is also a lot about consumer confidence in making sure you're protecting their information.

"And so, in my mind, that's always the yin and yang, the balance. And this to me is a wakeup call for the industry to really look at those business practices to make sure that they have a kind of an equal level of security."

This pre-built data is anonymized and has redacted information, but hackers are able to get behind that, Cullina explained. There are a number of protections insurers and quoting platform sites can put in place to ensure they don't fall victim to this type of hack.

One, he recommended, would be firewalls. Another would be ensuring that APIs — or, application programming interfaces — are being protected and not directly accessible by nefarious actors.

Then there's CAPTCHA, which most people are familiar with as that challenge-response test that asks you, for example, to pick out all the frames of a photo that have a car in them.

"Those are not generally used on these platforms. But as you know, they're often used almost everywhere else," Cullina said.

Along with two-factor identification, these tools can help insurers protect themselves from a data breach.

"So additional ways to confirm that it's a real user and a real person looking to get a real quote — verification of them," Cullina said. "And then if you are using pre-built functionality. It just has to be secure, it has to be protected [and] it has to be only disseminated in a secure way."

Preparing For The New Work Normal? Don't Move Too Quickly...

By Adam Malik, Canadian Underwriter, April 28, 2021

https://www.canadianunderwriter.ca/insurance/preparing-for-the-new-work-normal-dont-move-too-quickly-1004207064/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210428162736

Deciding to shift your workforce to be more weighted towards a work-from-home environment isn't as easy as flicking a switch for brokerages and insurance companies, P&C experts on a recent web panel warned.

There needs to be real thought put into it, as the future normal hasn't quite been sorted out yet. For example, companies in various industries are looking to downsize their office footprint — some have already terminated leases and sold off office buildings in an effort to be completely virtual. That may be a premature move at this point, according to David Perez, chief underwriting officer of global risk solutions North America at Liberty Mutual Insurance.

"Even their headquarters," he reported. "They're telling people they can stay home forever. But in the end, I don't know how it's going to really settle out."

Sure, it saves money, he said during the session entitled Working from Home, Forever: A View from the Top at the virtual Casualty Insights Conference, hosted by Advisen. But companies can't be too hasty.

"I think it's important to just take a step back and realize no one knows what the new normal is going to look like," Perez said.

If players in the property and casualty insurance industry want to follow suit, his advice is to slow down and think things through before rushing to judgment. There are many issues to settle as a new normal at work eventually dawns.

"I don't know where this will finally end up but there are some things that are going to manifest that I think the industry has to address to really make a full commitment towards working at home," he said.

Take, for example, issues around feelings of isolation that some are having during the COVID-19 pandemic. "We know that people feel isolated and that they're having some anxiety and some issues that are problematic," Perez said. "We know that, historically, people working from home have been promoted less than people working in the office, so that has to be addressed."

At the same time, companies can't ignore the benefits employees are seeing, such as avoiding long commutes and being able to be home more with their family. "There are a lot of positives. But things have to work out and flesh out fully before we know where we stand," Perez said.

One way to help make remote working successful is to ensure corporate culture is maintained and people's spirits stay up. That can be done by ensuring staff are taking the right number of breaks throughout the day.

"It's very, very difficult now. It was difficult to break away when we just used our cell phones. Now that we're completely work-from-home, get away. Take a break. If you're sick, take a sick day. Make sure that you do the things you do to kind of give yourself space normally," Perez said.

"These are things that we learned along the way," he later added. "There's just been a lot of different positives and negatives associated with this. In the end, we have to make sure the people that are [going to work for us] are maintaining their health and their mental health more than anything throughout this process."

Fellow panellist Chris Kopser, president of global risk management at AXA XL, told a story about how colleagues became so used to having weekly meetings together that they became concerned when the meetings — which were set up to only take place for a finite amount of time — fell off the calendar.

"People really look for that, to Dave's point about that connectivity, that engagement," he observed. "How do you balance your life? We literally talk about [how] you have to hard schedule in breaks [and] take that time and just block your calendar. Go for a walk. Whatever you need to do just to maintain some semblance of balance."

How To Engage Your Staff In A Hybrid Office

By Adam Malik, Canadian Underwriter, April 19, 2021

https://www.canadianunderwriter.ca/insurance/how-to-engage-your-staff-in-a-hybrid-office-1004206605/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterWeek&utm_content=20210423134016

Keeping staff engaged and stimulated when life returns to something resembling the old normal will be a top challenge for property and casualty insurance industry leaders, experts say.

After the COVID-19 pandemic, the Canadian P&C industry is expected to implement various individual iterations of a hybrid work model. With a mix of people working from home and at the office, it's important to make sure people are feeling connected to each other after more than a year of being apart, says Pam Ferrandino, vice president at Gallagher Bassett.

Building the best team will be the foundation for a successful hybrid workplace.

"If you're part of a team, and you feel that you're part of the team, and you're engaged in the team, that's the...core principle, I think, to anything being effective," Ferrandino said during the panel discussion Working from Home, Forever: A View from the Top. "And I think if the person doesn't feel they're part of the team, you're not going to have them functioning at that level."

The discussion panel was part of the virtual Casualty Insights Conference hosted by Advisen.

To make people feel part of the team, leaders need to read the room, observed Chris Kopser, president of global risk management at AXA XL. That means making sure everyone is being given the opportunity to share opinions, even if they naturally keep to themselves.

“You’re always going to have teammates who are more quiet, more introverted, but they all have an opinion,” he said during the panel discussion. “It’s how you get that opinion out of them — what their thoughts are; what their recommendations are.”

Sometimes it’s the quiet people who make the most insightful comments. “Not everybody is going to be a natural speaker and feel comfortable speaking in a crowd, [but] that doesn’t mean they don’t have a lot to contribute,” Kasper said.

When figuring out a hybrid work-from-home model, one important consideration is to figure out which workers are better suited to be in-office and which ones can operate more effectively at home, observed Stephen Hackenburg, chief broking officer of national casualty at Aon.

“The key will be to focus on roles and responsibilities, not lifestyles or individuals,” Hackenburg said. “Making sure that the decisions are fair and equitable across the organization is probably going to be very important as this thing rolls out and is expanded.”

Working from home has provided employees with a level of autonomy; but that’s good and bad, noted panellist David Perez, chief underwriting officer of global risk solutions North America at Liberty Mutual Insurance.

On the plus side, micromanaging is out the window in a virtual environment. Things tend to move faster and more efficiently when people feel they have the ability to make decisions. However, a less-connected manager may not have a full understanding of what supports staff need; and staff may not go to leadership when an issue arises.

“Do they need a daily briefing every day, or could they function with a weekly or monthly briefing, whatever the case may be?” Perez asked. “I think it’s about developing the proper cadence, and yet remaining open so that you can be contacted and reached consistently when needed.”

UPCOMING WEBINARS AND EVENTS

Web Seminar: Post-COVID Hospitality Horizons

Date: Monday May 12, 2021

Time: 10:30 am -12:00 pm (EDT)

This webinar explores the many Hotel and Hospitality Future changes in society that have occurred as a result of the pandemic. It is part of an EthicScan Knowledgebase dialogue process to clarify and test alternative possible and probable hotel, hospitality and travel futures for Canada.

[Register Here](#)

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](#)