

CAFII ALERTS WEEKLY DIGEST: April 30 TO May 7, 2021

May 7, 2021

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REGULATOR AND POLICY-MAKER NEWS

Banking Regulator To Shift Focus To Technology, Climate Risks

By James Bradshaw, The Globe and Mail, April 27, 2021

Canada's banking regulator is ready to "draw a line in the sand" on a decade of drawn-out reforms to make the global banking sector more resilient and devote more energy to emerging risks from climate change and technology, says the head of its regulation arm. As the Office of the Superintendent of Financial Institutions, or OSFI, prepares to help guide banks through a recovery from the coronavirus pandemic after a year of jarring uncertainty, it is still juggling the last of a sweeping package of changes to rules governing banks' capital, leverage and liquidity spurred by the financial crisis of 2008-09. Those regulations, collectively known as the Basel III reforms, set minimum international standards that compel banks to hold more capital to absorb losses, maintain greater liquidity to meet their obligations to depositors and other financial institutions, and to measure the riskiness of assets in a more consistent way. The reforms are widely credited with making the global financial system more stable, but they have been hugely time-consuming and have made complying with regulations more complicated for banks. "We do need to be able to move forward," said Ben Gully, assistant superintendent in charge of OSFI's regulation sector, in an interview after giving a speech to the Toronto-based Global Risk Institute on Tuesday, April 27. "Not that financial reform isn't critical, it is. It's table stakes. But we've done enough of that and I think what's key for us right now is to say, 'Well, actually we have to think about the pandemic, we have to think about these other families of risks.'" New threats that increasingly keep banking regulators up at night present a fresh set of challenges because they fall outside the traditional boundaries of financial risk management. They include global threats such as climate change, fast-moving innovations in technology and cybersecurity, and the emergence of new asset classes such as crypto assets – an uncharted and largely unregulated area for financial institutions that is "growing in importance," Mr. Gully said.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-banking-regulator-to-shift-focus-to-technology-climate-risks/?utm_medium=email&utm_source=Globe%20Climate&utm_content=2021-5-3_14&utm_term=Globe%20Climate:%20Canadian%20youth%20demand%20action%20over%20words%20ahead%20of%20COP26&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Manulife Lures Vaccine Skeptics To Shots With Gift Cards, Hotel Discounts

By Kevin Orland, Bloomberg News, March 23, 2021

<https://financialpost.com/pm/bussiness-pmn/vaccine-skeptics-lured-to-shots-with-gift-cards-hotel-discounts>

In the global effort to encourage skeptics to get vaccinated against COVID-19, one insurer hopes gift cards and cheaper hotel stays may help tip the balance.

Manulife Financial Corp. is adding the vaccination as a way to win points in its Vitality health-tracking program, which rewards health- and life-insurance policyholders for things such as exercising, getting health screenings or taking nutrition classes online. Those points can be redeemed for rewards including Amazon.com Inc. gift cards, Hotels.com lodging discounts, and less-expensive gym memberships.

Canadians who upload a proof of vaccination will receive 400 points, comparable to what they'd earn from 40 light workouts, said Manulife Canada Chief Executive Officer Mike Doughty. Adding vaccinations to the Manulife Vitality rewards program, which has more than a million members, is a way for the company to encourage people to get the shots without putting too much pressure on them, he said.

"When you think about the importance of vaccination in terms of protecting yourself from getting seriously ill, or worse, from COVID, it makes great sense for us to include it in the program," Doughty said in an interview. "It doesn't force anyone to make a decision, but it certainly encourages and rewards them for making that decision."

The company is rolling out a similar program through its John Hancock Vitality program in the U.S.

Desjardins Communicates Decision To Drop P&C Coverage Related To Communicable Diseases

by Salmaan Farooqui, The Canadian Press, May 5, 2021

https://www.insurancebusinessmag.com/ca/business-news/more-on-desjardins-decision-to-drop-coverage-254124.aspx?utm_source=GA&utm_medium=20210505&utm_campaign=IBCW-MorningBriefing-20210505&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Insurance experts say consumers can expect more companies to introduce exclusions around COVID-19 after Desjardins dropped liability and property damage coverage related to communicable diseases.

In an undated letter to clients, the Montreal-based company said it will not cover them in the event they are sued for spreading a communicable disease, nor will it cover decontamination or property damage costs related to those diseases.

Desjardins public relations advisor Jessica Spina said the change in policy came after the reinsurance market started using communicable disease exclusions.

“Therefore, we wanted to define communicable disease in our policy wordings,” she said, in an email.

The Insurance Bureau of Canada, which represents the country’s p&c insurers, said the international reinsurance market has added these exclusions with Canadian insurers because pandemic risk is too widespread to reasonably insure.

“Generally, pandemic risk is not insurable as the insurance industry is... unable to diversify this risk due to it affecting all of the world at the same time,” said Vanessa Barrasa, a spokesperson with IBC.

Insurance experts around the country say they expect other providers to introduce similar exclusions to their coverage, depending on the level of risk they’re willing to take on.

“The name of the game in the insurance industry is to try and accurately estimate risk,” said Ian Lee, an associate professor with a background in insurance at Carleton University.

“It’s very difficult right now to estimate aggregate risk when the pandemic is mutating and coming up with different versions, and there’s different opinions from public health about how to deal with it.”

That’s why some insurance providers will want to wash their hands of certain coverage aspects for COVID-19, said Lee.

The IBC said the pandemic has presented challenges for insurance companies, especially as the pandemic coincided with an expensive year for weather-related claims.

It said Canadian insurance companies handed out \$2.4 billion in payouts in 2020, although it’s hard to say whether all providers were negatively impacted because of the different risk profiles that insurers take on.

James Colaco, who leads Deloitte Canada’s insurance sector practice, said certain companies such as auto insurance providers actually benefited from the pandemic, since most people continued to pay their premiums while driving less, therefore submitting fewer claims.

But he said providers who deal with small businesses have been hit hard after COVID-19 lockdowns led to many companies filing claims for business interruption payouts.

Anne Kleffner, a University of Calgary professor specializing in insurance and risk management, said the picture is murky on what insurers will and will not be required to pay for surrounding the pandemic.

She pointed out that some insurance companies were able to avoid paying for small business interruption claims, since some of those agreements are based on property damage, which wasn’t a factor during the pandemic.

Kleffner and Colaco said it will be interesting to see if the courts force insurance providers to pay for pandemic-related claims in the coming years, such as for business or liability claims.

“When insurers have to deal with the letter of the policy versus dealing with the public issue, things get thorny invariably,” said Colaco.

Manulife And Sun Life Report Financial Earnings

By The Canadian Press, May 6, 2021

https://www.insurancebusinessmag.com/ca/business-news/sun-life-and-manulife-report-financial-earnings-254248.aspx?utm_source=GA&utm_medium=20210506&utm_campaign=IBCWMorningBriefing-20210506&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Manulife Financial Corp. says its core net profits surged in the first quarter but overall net income attributed to shareholders was lower due to a steepening yield curve in North America.

The insurer and financial services company says its core earnings were CA\$1.63 billion or 82 cents per diluted share for the three months ended March 31, compared with CA\$1.03 billion or 51 cents per share a year earlier.

It benefited from seed money investments in new segregated and mutual funds, higher new business in Asia and the US and core investment gains.

Including one-time adjustments, Manulife earned CA\$783 million or 38 cents per share, down from CA\$1.3 billion or 64 cents per share in the first quarter of 2020.

The impact of the yield curve on net income was partially offset by higher core earnings and improved investment-related experience.

Total new business increased 27.7% to CA\$599 million with Asia increasing 34% to CA\$477 million, Canada flat at CA\$78 million, and US up 22% to CA\$44 million.

Manulife was expected to report 77 cents per share in core earnings, according to financial data firm Refinitiv.

“We delivered very strong operating results in the first quarter of 2021, driven by double-digit growth in core earnings across all of our operating segments,” stated CEO Roy Gori.

“While the overall impact of higher interest rates is positive over the long term for our Company, higher risk-free rates and a steepening yield curve within North America impacted net income in the quarter.”

The Toronto-based company, which has more than 37,000 employees across the world, says it has been working on cutting expenses and expanding its footprint in Asia through partnerships with banks in Indonesia and Vietnam.

Sun Life

Sun Life Financial Inc. says its net profit grew to CA\$937 million in the first quarter as it recorded a restructuring charge related to redefining the role of the office.

The Toronto-based insurer reported after markets closed Wednesday a net profit equal to CA\$1.59 per diluted share for the period ended March 31, up from 67 cents per share or CA\$391 million a year earlier.

It attributed the CA\$546-million gain to favourable equity markets and interest rate changes, partially offset by unfavourable credit-spread movements.

Sun Life says it recorded a CA\$57-million after-tax restructuring charge related to its strategy for the workplace.

Underlying net income was CA\$850 million, up 10% from CA\$770 million a year earlier, driven by business growth, favourable morbidity experience in the US and favourable credit experience in Canada. That was partially offset by a CA\$31-million decrease from foreign exchange translation.

The profit equalled CA\$1.45 per diluted share, one cent per share below analyst forecasts and compared with CA\$1.31 per share in the first quarter of 2020.

Insurance sales fell 5.9% to CA\$730 million while wealth sales increased 10% to CA\$66 billion. New business rose to CA\$278 million while assets under management totalled CA\$1.3 billion, up 26.5%.

"We continue to invest in future growth, and, after the quarter end, announced our agreement to acquire Pinnacle Care International, Inc., a leading US health care navigation and medical intelligence provider that will complement our stop-loss and health business," stated CEO Dean Connor.

Rising Rates Will Be A Long-Term Lift, Says Manulife CEO

First-quarter hit to net income from steepening yield curve dismissed as 'accounting noise'

By Bloomberg News, May 6, 2021

https://www.wealthprofessional.ca/business-news/rising-rates-will-be-a-long-term-lift-says-manulife-ceo/355726?utm_source=GA&utm_medium=20210506&utm_campaign=WPCW-Breaking-20210506&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Manulife Financial Corp.'s first-quarter results took a heavy hit from rising interest rates, but Chief Executive Officer Roy Gori expects the steepening yield curve to be a tailwind over the longer term.

The yield on the U.S. 10-Year Treasuries has gained more than half a percentage point this year, to about 1.57% on Wednesday, boosting what Manulife can expect to earn on the lower-risk, long-term debt insurers are apt to hold.

"We've been in quite a low interest-rate environment, and this is starting to change that somewhat," Gori said in an interview. "It's still relatively low if you look back over multiple decades, but higher rates are a plus for us, and we're enthusiastic about that."

However, in the first quarter, the rising rates required accounting adjustments that contributed to a C\$835 million (\$681 million) reduction in net income. Total net income fell 40% to C\$783 million, or 38 Canadian cents a share, Toronto-based Manulife said Wednesday. Gori called the charge "accounting noise" that the company isn't concerned about.

The shares fell 4.2% to C\$26.05 at 9:55 a.m. in Toronto. A close at that level would represent the biggest one-day drop since November 4.

Manulife's core earnings, which excluded that charge and other items, were 82 cents a share, more than analysts' 77-cent average estimate.

Driving that gain was the firm's Asia operations, which are shaking off the sluggishness of the pandemic. Core earnings in Manulife's Asia business rose 16% to C\$570 million in the first quarter, helped by higher sales through banking partners in Hong Kong. The unit also benefited from strength in China, Vietnam and Indonesia as Manulife expands its sales through banks and insurance agencies.

"You see markets in Asia that are not just fast-growing, they're the lowest-penetrated from an insurance perspective and even from a wealth-management perspective," Gori said. "That certainly bodes well for us."

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

Diversity, Equity, And Inclusion Initiatives Do Not Belong In Academia

By Debra Soh, Special To The Globe and Mail, May 4, 2021. Debra Soh is a sex neuroscientist, the author of The End of Gender, and the host of The Dr. Debra Soh Podcast

<https://www.theglobeandmail.com/opinion/article-diversity-equity-and-inclusion-initiatives-do-not-belong-in-academia/>

Say what you want about social justice advocates – they’ve been clever to seize upon education as a way to bring their vision of utopia to the fore. Anyone who remains skeptical can look at a current job posting at Dalhousie University. It seeks an assistant professor in agronomy, and explicitly excludes non-minority, white men from applying.

The posting cites “employment equity” as its reason for being “restricted to candidates who self-identify” as a woman, a visible racial minority, someone with a minority sexual orientation or gender identity, or a disability.

This criterion mirrors a wider trend across academic institutions today, eager to incorporate the diversity, equity and inclusion (DEI) mission. For example, it has become commonplace for academics applying to faculty positions to include a statement detailing how they will achieve DEI in their teaching and research. This simultaneously serves as an effective way to filter out applicants who disagree with this mandate.

Individuals will also be encouraged to fill out a checklist (I kid you not) of all the different minority groups to which they belong, even though this information has zero relevance to their capabilities as an academic.

Though possibly well-intentioned, the way to account for discrimination of the past is not to actively enforce discrimination now. Doing so will provoke a backlash against women and minority groups, and a hiring process that downplays merit will raise the unfortunate question in colleagues’ – and students’ – minds of whether a new hire deserves to be there.

At best, these policies evoke pity; at worst, they fuel resentment. Research has shown that pro-diversity messages can lead dominant groups to feel threatened, so one can only imagine what outright discrimination will achieve.

It is also profoundly patronizing to assume that anyone who is not a white man requires help to qualify for a job. In an environment as gruelling as academia, which typically consists of 80-hour work weeks and sacrificing major life milestones in the name of productivity, treating professional accomplishments as secondary to the number of identity labels one possesses is unjust.

There won't unfortunately be an end to this anytime soon. In the United States, Critical race theory, the unfettered cultist thinking that attributes all discrepancies in society to racism and power imbalances, is being incorporated into schoolchildren's education, securing yet another generation to further activists' goals. Gender ideology, which believes anything less than gender parity – particularly in male-dominated STEM disciplines – is an indication of rampant misogyny, has similarly become ubiquitous in Western curriculum.

Instead of seeking evidence-based explanations for group differences, activists have dedicated themselves to shutting the whole thing down. Movements like last summer's #ShutDownSTEM accused scientists of not doing enough to eradicate anti-Black racism, and demanded they stay out of laboratories and classrooms, and scientific journals cease production, for a day of racial reckoning.

It remains unclear, however, how halting scientific progress helps to end racism in any capacity. That's because this activism cares less about rectifying injustice, and more about destroying anything that stands in its way.

I have had white male colleagues tell me that when applying for jobs, they've seriously considered identifying as something other than what they are, so that their application won't be dismissed at first glance. This highlights the absurdity of the DEI paradigm, in which so-called oppressors must select a marginalized status in order to avoid being penalized.

Is this the world in which we want to live? I implore those who remain silent because the DEI mentality benefits them to consider how they would feel if it was the other way around, and they were being denied opportunities due to traits not of their choosing.

The towers of learning should be focused on recruiting the brightest and most innovative minds to propel society forward, instead of prostrating themselves for the sake of optics and taking pride in pandering to the identity politics game.

Political Beliefs Must Be Protected From Discrimination Because Cancel Culture Is Winning

Opinion By Bruce Pardy, Special To The Globe and Mail, May 6, 2021. Bruce Pardy is professor of law at Queen's University. This essay is based upon remarks for a debate held at the Canada Strong and Free Network conference on April 10, 2019.

[Bruce Pardy: Political beliefs must be protected from discrimination because cancel culture is winning \(msn.com\)](https://www.msn.com/en-ca/news/opinion/bruce-pardy-political-beliefs-must-be-protected-from-discrimination-because-cancel-culture-is-winning)

Maybe you know someone recently fired for his political views. Perhaps he was foolish enough to state out loud his opposition to COVID lockdowns, belief in two sexes, or admiration for Donald Trump. Should companies be prohibited from discriminating on the grounds of political belief? In principle, the answer should be No. In the woke cancel culture that has gripped North America, the answer is clearly Yes.

Ask anyone and she will tell you confidently that discrimination is wrong. Yet people discriminate all the time. They choose to be friends with some people and not with others. They treat their spouses differently than other men and women. Employers hire better qualified candidates over those less qualified. To discriminate means to tell apart and treat differently. Statutes prohibit discrimination only on specified grounds in certain circumstances. You can invite only Irish friends to your dinner party, but you cannot advertise for a male associate. You can hire only beautiful people to work in your restaurant, but you cannot refuse to perform surgery on Catholics. You can insist that customers cover their feet, but you cannot insist that they show their faces. Anti-discrimination laws are selective and incoherent.

The proposition that discrimination is wrong originates in the excellent idea that the law should not be arbitrary. The same rules should apply to everyone without distinctions that are irrelevant to the purpose of the rule. A law that incarcerates murderers discriminates between murderers and law-abiding citizens, but it is not arbitrary. It penalizes people for actions, not immutable characteristics. All murderers should be subject to the same penalties whether they are white or black, male or female, rich or poor, gay or straight.

The law should not be arbitrary, but people should be able to be. If you are a female aesthetician, may you not refuse to wax male genitalia? Indeed, is there any reason — wrong sex, wrong colour, too old, too young, too hairy, too fat, too skinny, smells funny, looks creepy — an aesthetician should not be allowed to refuse a customer? If aestheticians can discriminate, then surely hair stylists can too. If hair stylists can, then so can doctors, bakers, and real estate agents.

Human rights laws say otherwise. Their purpose is to outlaw personal preferences. Operate a bakery and consider gay marriage to be sacrilegious? Too bad, says the law, you must bake the wedding cake. Human rights originally protected citizens from state power by prohibiting arbitrary arrest, detention, and torture, but now compel private businesses and persons to embrace causes and identities of the left. The baker must serve the transgender woman because his private shop is a quasi-public space, but he can ban the guy in the MAGA hat and Twitter can censor right-wing speech because, after all, private businesses are private.

No government of any political stripe has the courage to repeal human rights codes. The only way to even approach political neutrality is to have them protect political beliefs. Big business, financial institutions, universities, big tech, mainstream media, and our political class have become woke. For believing and saying the wrong things, people are being cancelled left and right — but mostly right.

Last year, when Former Opposition leader Stockwell Day said that Canada was not a systemically racist country, he was forced to leave two corporate boards and his commentator role on CBC television. When Jonathan Bradley, a student and part-time reporter with The Eyeopener, a newspaper at Ryerson University, wrote on social media about his Catholic beliefs on sexuality, the paper's editor fired him for creating an unsafe space. When Burlington bakers Kelly Childs and Erinn Weatherbie posted black squares and quoted Martin Luther King Jr. on Instagram last June to support "Blackout Tuesday", a social media mob descended to accuse them of "performance allyship" and prejudice against black people. Penguin Random House terminated their contract for their second cookbook.

It is impossible to know how often people are fired, disciplined, rejected, had contracts cancelled, not been hired, been turned down for promotion, or otherwise been punished for failing to sing from the woke songbook, but as Steven Pinker observed last year, “the sheer number of cancellations (though not small) misses the point: it’s the regime of intimidation that silences many more and warps our knowledge.”

Many jurisdictions already include some protection for political belief in their legislation, but it tends to be narrow and weak. For instance, New York protects employees’ political activities, such as belonging to the wrong political party or campaigning on behalf of the wrong candidate; in British Columbia, “political belief” is protected but interpreted narrowly; Connecticut protects employee speech from reprisal but only if the value of the speech outweighs the impact on the employer’s business; and Ontario lists “creed” as a protected ground but that term has been interpreted to mean religious, not political, conviction. This patchwork does not robustly protect employees, job applicants, customers, contractors, and users of social media from discrimination for wrong-think.

Are human rights meant to protect just immutable characteristics such as race and sex, rather than beliefs? The answer is no. If a man says he is a woman, that belief is protected. If a woman worships a Lutheran god, that belief is protected. But if I believe in liberty and free markets, that belief should not be protected? I can no more make myself believe in socialism than I can change the colour of my skin.

If modern human rights restrict freedom, then surely adding the ground of political belief would make things worse. Employers would be even more limited in their ability to hire and fire whom they wish. Hordes of job applicants and employees could conceivably claim that they were rejected or fired for their political leanings. Human rights regimes could become so unwieldy that they collapse under their own weight — which would be a good thing. In the meantime, the additional burdens would fall disproportionately upon major employers, universities, institutions, and especially governments, who are enthusiastically undertaking the agenda of the woke.

The conservative right instinctively seeks to preserve what exists. It has yet to learn the lesson that the left has applied for decades: institutions that stand in the way of your goals should be disrupted and made anew. Progressive ideology is embedded in modern human rights legislation, and the right’s reluctance to intervene protects a hostile status quo.

If you believe in free markets, individual liberties, free speech, property rights, and limited government, and you have doubts that political beliefs should be protected from discrimination, take a good look at the legal landscape in your country. You are losing. If modern human rights regimes cannot be abolished, then they should be extended. It is time for rules that run in both directions.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Top Democrat Tells Biden Administration: Get To Work Re-Opening Border With Canada

By Alexander Panetta, CBC News, May 6, 2021

[Top Democrat tells Biden administration: Get to work reopening border with Canada \(msn.com\)](#)

There's new political muscle in the United States pushing for a return to more regular travel between Canada and the United States after more than a year of pandemic-related disruptions.

The top member of the U.S. Senate, Chuck Schumer, has written a letter to members of the Biden administration making several demands regarding the border.

He's asked Secretary of State Antony Blinken and Homeland Security Secretary Alejandro Mayorkas for four things.

One is a detailed Canada-U.S. plan — released as soon as possible — explaining what rules and health-related benchmarks will guide the return to non-essential travel. He said this should add clarity and transparency to a process that's confused and frustrated people.

And in the interim period, he immediately wants to see Canada and the U.S. allow more people to travel. Schumer wants the definition of essential travellers expanded to include vaccinated people who have property, educational, medical or business reasons for crossing the border.

He also wants clarity for boaters and, finally, he wants a safety plan for border agents including access to testing, vaccines and protective equipment.

Why It Matters To Canadians And Cross-Border Travellers

Other lawmakers from Schumer's border state of New York have been making similar calls with little sign of progress. Neither national government has made it a priority to articulate a re-opening plan for the border.

But Schumer's entry into the debate is a sign of increased pressure on the national governments to at least begin articulating their longer-term intentions.

"Having endured one of the deadliest chapters in New York's history, the residents along the border are ready to turn the page and re-establish the familiar links to their loved ones, their property and their prosperity," Schumer's letter said.

"It is now incumbent on the federal government to do their part and aid their desperate desire to fully rebuild and recover. This recovery cannot be done, and I will not rest, until bilateral collaboration to safely re-open the United States and Canadian land border is an utmost priority and a plan for a full re-opening is publicly released."

One reason for Schumer's optimism about re-opening is the progress the U.S. has made on residents receiving COVID-19 vaccines. Nearly 50 per cent of adults in New York state are fully vaccinated, and indoor dining is expanding this week to near-full capacity in New York City.

The United States remains far ahead of Canada in its share of fully vaccinated residents. However, with vaccine hesitancy becoming an issue in many states, the pace is slowing down, and Canada is steadily catching up in the rate of residents having received a first dose.

When Will The Canada-U.S. Border Re-Open?

Experts speculate late summer or fall — but it's complicated

By Priscilla Hwang, CBC News, May 5, 2021

<https://www.cbc.ca/news/canada/ottawa/when-canada-us-border-reopen-1.6007645>

Travel across the Canada-U.S. border could resume by late summer or fall, according to the cautious estimates of some experts, but they say the process will be complicated.

The border has been closed to non-essential travel like tourism and recreation since March 2020, and the closure agreement between Ottawa and Washington is expected to be renewed on May 21.

The agreement makes exceptions, for example, on compassionate grounds like attending a funeral, or to apply for refugee status, and enforcement has been less than absolute.

But the question on most people's minds, says foreign policy expert Aaron Ettinger, is probably "When can I do my day trips over the border once again?"

"And my answer to that is, that it's going to be a long, long time."

Ettinger, an associate professor at Carleton University who specializes in Canadian and U.S. foreign policy, says he believes the borders will remain largely shut for at least a few more months.

"My gut tells me it's going to be [closed] at least well into the fall of 2021," he said, "because things are literally ten times worse now than they were this time last year with infection rates, with ICU admissions."

He says once both countries sort out the public health concerns, they will have to work through the politics.

"Politically, the United States and Canada would have to get on the same page ... and that would take an enormous amount of diplomatic cross-border interaction," he said.

Given how complicated their relationship is already, Ettinger says he believes the border situation won't be resolved quickly. He noted that the U.S. has vaccinated a far greater percentage of its residents than Canada.

"The U.S. may not be all that keen on letting Canadian travellers over the border ... But I would imagine that any Canadian government would want the same treatment that Canada affords American travellers."

Complex Relationship

Melissa Haussman, a political science professor at Carleton University, says both populations would have to achieve a certain threshold of vaccinations, and be satisfied with each other's levels before engaging in discussions.

"I think that's probably a few months off," she said.

Further complicating matters is that Canada can't currently make its own vaccine doses. She said Canada's dependence on the U.S., among others, for vaccine supply adds a layer of economics to the already-complex political relationship.

"I would say my speculative guess is probably [reopening in] late summer, earliest, and I don't even know if that'll happen," she said.

What About Quarantine Rules?

The rules requiring travellers to quarantine after crossing the border will also likely change, Ettinger says, as more people are vaccinated and cases decline.

He noted Prime Minister Justin Trudeau hinted at a possible vaccine passport system last week.

"Though he didn't commit to anything, it's a signal that he sees a co-ordinated system in the not-so-distant future," Ettinger said.

"The U.S. and Canada could develop a North American vaccine passport to replace and simplify the ramshackle quarantine rules currently in place."

Intergovernmental Affairs Minister Dominic LeBlanc said last month it was too soon to talk about reopening the border due to the pandemic's uncertain path in the coming months.

"For the moment, there's no active discussion [about] adjusting those measures," he said at the time.

The Public Health Agency of Canada said in an email that the federal government is "continually evaluating the impacts of border measures."

"Decisions and considerations about lifting those measures will be based on reliable scientific evidence," said the agency.

Ottawa Should Let Fully Vaccinated Travellers Skip Canada's Hotel Quarantine

Opinion By Aaron Burnett, Special To The Globe and Mail, May 4, 2021

https://www.theglobeandmail.com/opinion/article-ottawa-should-let-fully-vaccinated-travellers-skip-canadas-hotel/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-5-4%20&utm_term=Coronavirus%20Update:%20Canadian%20vaccine%20certificate%20is%20in%20the%20works,%20Tourism%20Minister%20says%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb

After I managed to get an appointment for my second COVID-19 vaccine in Berlin, I quickly called my mom in Calgary. With her second dose scheduled for July, the two of us shared our excitement and relief. Finally, after a challenging year, we'd both be fully vaccinated by midsummer and can visit each other safely. So, when can one of us make the trip? Canada's ill-conceived hotel quarantine policy means we're still not sure.

That's because under the current rules, we'd have to fork out hundreds, or thousands, of extra dollars – even after we've both done our bit by getting our shots – as I would be forced into a mandatory three-day hotel quarantine. It's time we heard from the government about what restrictions it will lift for people who've had both doses.

Right after hotel quarantine was introduced, Health Minister Patty Hajdu told Question Period even vaccinated travellers would have to quarantine because the science wasn't clear on whether the vaccinated were still infectious. She then said the Trudeau government "will be sharing the understandings and knowledge of vaccination as it becomes clear with Canada and the world."

Fast forward three months. The American Centers for Disease Control and Prevention has just updated its guidelines for what activities fully vaccinated people can do again safely, including having dinner at a restaurant indoors. Where I live in Germany, the government says it expects to announce what freedoms the fully vaccinated will be able to enjoy again soon. It's widely rumoured such travellers won't have to quarantine. Ireland has dropped mandatory hotel quarantine for fully vaccinated travellers, but has kept it in place for the unvaccinated. Meanwhile, the European Union is working on a common vaccination certificate for its citizens and is also expected to allow fully vaccinated Americans to visit this summer. Two friends of mine in long-standing relationships with American boyfriends are already eagerly searching for flights.

In my home country of Canada, where my parents still live? Nothing.

In late March, Chief Public Health Officer Theresa Tam said it was too early to update guidelines for vaccinated Canadians. At around the same time, the American CDC noted that relaxing certain measures, including quarantine restrictions, might help encourage more people to get their jab. Given its current data on around 87 million fully vaccinated Americans, the CDC also reported that "breakthrough cases," where a fully vaccinated person still gets COVID-19, are exceedingly rare.

In Israel and Britain, which have both vaccinated over half their populations with at least one dose, case numbers have plummeted. Britain announced dates for its phased re-opening months ago. Scroll through Israeli social media and you'll find pictures of people gaining entry into concerts after brandishing their vaccination certificates. Israeli Health Ministry data suggest vaccination not only greatly reduces the risk of infection – but transmission as well.

If other countries are already acting on scientific data demonstrating how vaccination can reduce transmission, why has Canada still not announced a plan – or even a timeline for when we might expect one? Doing so would give Canadians some hope that life will return to some semblance of normal. It could well encourage more people to book their vaccine appointments quickly. Instead, current Canadian policy – particularly hotel quarantine – risks keeping families like mine apart even when we're likely not at risk to one another.

It also incentivizes Canadians to either find loopholes or essentially invent their own rules where guidelines don't exist. Since hotel quarantine applies only to air travellers, the recent boom in Canadians using cross-border taxis to get around hotel quarantine illustrates this rather pointedly. Meanwhile, those who exercise their public responsibility by getting vaccinated are still left with little, except perhaps an expensive hotel bill.

It's obvious by now that vaccinating our way to herd immunity is the key ingredient to ending the pandemic. It's time the federal government did more to incentivize it, and gradually ease the toll COVID-19 has taken on our lives. The data is there. The experiences from other countries are there as reference. The vaccine shipments are coming in. It's time to give some hope to Canadians willing to get their shots. Vaccinated Canadians will have performed an invaluable public responsibility. The federal government needs to present guidelines that begin restoring their freedoms.

'It's Like Buying Candy': Expert Says It's Easy For Canadians To Get Vaccinated In U.S. Here's How

By Katie Dangerfield, Global News, April 30, 2021

['It's like buying candy': Expert says it's easy for Canadians to get vaccinated in U.S. Here's how \(msn.com\)](https://www.msn.com/en-ca/news/health/it-s-like-buying-candy-expert-says-it-s-easy-for-canadians-to-get-vaccinated-in-u-s-here-s-how)

A growing number of United States border towns are doling out COVID-19 vaccines to Canadians who are desperately trying to get a shot amid a surging third wave.

And it's not just border towns that are giving away leftover vaccines. Other U.S. states, such as Ohio and Indiana, don't require proof of citizenship for inoculations, meaning Canadians can hop on a plane and get a shot.

But for U.S. states that do require proof of residency, Canadians may still be able to get vaccinated anyway, according to Len Saunders, an immigration lawyer based out of Blaine, Washington.

"They really don't care in Washington state or in most of the U.S. what the person's status is. As long as you're in the U.S., you can just pop by any pharmacy if they have extra doses and get vaccinated," Saunders said.

"It's like buying candy down here. There's no restrictions."

Some of his clients have told him that all you need to do is show your Canadian passport, and then immediately you get vaccinated, he said.

The U.S.-Canada land border has been closed to non-essential travel since March 2020 as part of an agreement between the countries' two federal governments to slow the spread of the coronavirus. However, there are loopholes for Canadians hoping to get a COVID-19 shot as Canada continues to lag behind the U.S. in vaccine rollout.

While the land border remains closed, Canadians are allowed to fly into the U.S. — citizens just need to get a negative COVID-19 test before going. Canadians with dual citizenship can also drive into the U.S.

Vaccinated In Ohio And Indiana

Natasha Fredius, from Toronto, said in early April, she and her husband (who have dual citizenship) decided to drive down to the U.S. with their two children, ages 11 and 13, to get a vaccine.

Fredius and her husband were not yet eligible to receive a COVID-19 vaccine in Canada, so making the trip down south made sense to them.

"We definitely wanted to be able to see family in the states this summer, and my husband and I wanted to be fully vaccinated for that," she said. "So at the end of the day, it just seemed worth it to go down to the States and get our vaccines."

The family drove to Ashtabula, Ohio, this month as the state offers shots to people without proof of residency.

"We made an appointment at a Rite Aid pharmacy online. We called to confirm that there would be no problems getting it because we don't want to drive it all the way there and then have them tell us, actually, if you live in Canada, you're not eligible. And they said it was fine," Fredius said.

The process was very straightforward, she explained. Her husband stayed in the car with the kids while she went inside to get vaccinated. She was out in five minutes, then her husband went in and got his shot.

Despite the feeling of relief after receiving a vaccine, Fredius struggled with the ethics of the situation, such as jumping the "queue" in order to get inoculated, while others in Canada have to wait.

But what Fredius and her family did is not illegal.

Saunders said a lot of people have contacted him thinking they are doing something against the law when getting vaccinated in the U.S.

"And I say absolutely not. Americans are happy to vaccinate as many people as possible. And it's nice to have the opportunity for Canadians to come down here if they want to take that extra effort to get vaccinated sooner rather than just waiting forever in Canada," he said.

"We want more Canadians vaccinated if that helps open the border sooner for the cross-border trade."

Alyssa Johnson, from Etobicoke, Ontario, is fully vaccinated after recently driving down with her son to Muncie, Indiana, where her mother and father live.

Johnston is in her mid-30s, so was not eligible to get a vaccine in Canada anytime soon. She has been apart from her family for 16 months.

Her mom, who is battling cancer, had just finished her radiation treatment and Johnston thought it was the perfect opportunity to go visit and get vaccinated, as her son's schooling is currently remote.

"Indiana had opened up the vaccine to anyone over the age of 16, and they removed their residency requirement. So I no longer had to show an ID with an Indiana address on it," she said.

She's happy she was able to get two doses of the Pfizer vaccine and sees it in a positive light: "It's one more vaccine available to a Canadian who needs it."

Like Fredius, Johnston said her vaccine appointment went very smoothly.

Her family made the appointment for her in Indiana, and she was able to get in within a day.

"When I got to the hospital, I just checked in and did my health screening. They asked all of the standard COVID questions, I checked in and checked my name off the list. Within moments, I was sitting in the seat next to a nurse and I got my vaccine. I waited for 10 minutes then I scheduled my second dose and I was out the door. The process was at most 18 minutes."

She received her second dose Friday morning.

Johnson gave advice for any Canadian hoping to get vaccinated south of the border.

"Definitely look into the recommendations for each state. Some states still have residency requirements such as the state of New York. You have to show an ID with a New York address. But if you are able to go down and travel to the United States to get the vaccine, I think it's worth it," she said.

U.S. Towns Offering Leftover Vaccines

Not only can Canadians drive or fly into some U.S. states for a chance at a shot, but there are also agreements being made between cross-border towns to allow vaccine sharing.

Earlier this month, Alaska Governor Mike Dunleavy offered COVID-19 vaccines to residents of the small British Columbia town of Stewart, which borders the state.

Many Stewart residents received a first vaccine dose during a week-long clinic in Stewart around Easter, according to the town's mayor, Gina McKay. British Columbia health officials said the approach was intended to make the most of a limited vaccine supply and allow more people to get first doses.

Point Roberts, a U.S. border town in the state of Washington, offered its leftover vaccines to British Columbia residents this week.

The town's fire chief, Christopher Carleton, said 70 per cent of residents have been immunized and the town would now like to use its excess supply to vaccinate U.S. citizens living in B.C. as well as British Columbians.

Last week, the Blackfeet Nation in Montana was at the Piegan-Carway border crossing in Alberta, administering COVID-19 vaccines to members of the Blackfoot Confederacy and residents of the nearby town of Cardston, Alberta.

According to James McNeely, the public information officer with the Blackfeet Tribe in Browning, Montana, it was a surplus of doses on the southern side of the border that prompted the reserve to contact Canadian officials to offer vaccines to Alberta band members.

The mobile vaccination site was set up in a drive-thru format, where participants aged 16 and older would drive up to the Carway crossing, provide their passport or status card, and received either the Moderna or Pfizer vaccine.

As of Friday, 43 per cent of adults in the U.S. had been given at least one shot of coronavirus vaccine, according to the Centres for Disease Control. Canada had given 24 per cent of its population at least one dose, according to data from Health Canada that was last updated on April 23.

Although Canada's vaccine rollout has started to gain traction, current vaccination data analyzed by Global News suggests that federal vaccine deliveries are falling short of provincial administration rates - with some very close to using all of the vaccines delivered to them so far.

"There are no wait times, so there's a lot of availability (in the U.S.)," Saunders said. "And I think a lot of the fellow Canadians have realized this and now they're frustrated with the wait times in Canada. They're looking at coming to the U.S. as an option to getting their vaccination a lot quicker."

He said the only downside for Canadians flying or driving into the U.S. to get vaccinated, is some may still have to do a mandatory 14-day quarantine upon their return home, which could be a deterrent.

Canada Needs More Help With COVID-19, Prominent U.S. Vaccine Expert Urges White House

By James McCarten, The Canadian Press, May 4, 2021

[Canada needs more help with COVID-19, prominent U.S. vaccine expert urges White House \(msn.com\)](#)

The United States can and should do more to help Canadians get vaccinated against COVID-19, says a prominent Texas doctor, adding to the pressure on the White House to do more beyond America's borders to end the pandemic.

Dr. Peter Hotez, a vaccine expert and a familiar face to cable news viewers in both countries, says the U.S. has more than enough capacity to expand its largely successful vaccination efforts into neighbouring countries, including Canada.

In an interview on Monday, May 3 with The Canadian Press, Hotez said he had assumed — like a lot of Americans — that Canada had essentially been keeping pace with the U.S. in terms of getting its citizens the protection they need.

Then he looked at the numbers.

"I was really astonished — only about a third of the country has received a single dose, and essentially no one's gotten fully vaccinated," said Hotez, who is dean of the school of tropical medicine at the Baylor College of Medicine in Houston.

"I can't believe the U.S. is not out there helping, given that the amount of doses we would have to provide is relatively modest ... (and is) oblivious to the fact that it's in our own enlightened self-interest to do it."

Hotez called it "ridiculous" to think that transmission of the virus would be stopped by vaccinating Detroit without vaccinating Windsor, Ont., which is just across the Ambassador Bridge on the other side of the Detroit River.

And Canada's roughly 38 million people represent a fraction of the 332 million people in the U.S., a "rounding error" in terms of the number of vaccine doses it would require, he added.

"The point is, there are emotional reasons to do it and pragmatic reasons to do it."

Canada, however, is not the only country that needs help.

Mexico, which also shares a U.S. border, is doing significantly worse than Canada at vaccinating its 130 million residents. And the searing tragedy of a fresh wave in India, along with mounting worry about Brazil, is putting the White House under intense pressure to step up.

Canada and Mexico are both eyeing a growing American surplus of Oxford-AstraZeneca doses, approved for use in those countries but not in the U.S. White House press secretary Jen Psaki said a decision on how best to share those doses is in the works.

"There are a range of requests we've had from around the world, and we're evaluating those needs now, but I can't get ahead of that process," Psaki said.

Hotez said those doses would have only a marginal impact in India, a country of 1.4 billion people where the virus has spiralled out of control in recent weeks, overwhelming hospitals and exhausting supplies of basic needs like oxygen.

"The India one is a more complicated issue — yes, we should be providing doses, but the real priority for India is a bit different because of the scope," he said.

"It's not that we shouldn't do it. It's that it's got to go far beyond that."

The U.S. is already helping India with raw materials and parts for vaccine-making equipment, and is still deciding on how to distribute its surplus AstraZeneca doses, President Joe Biden said Tuesday.

"We are going to, by the 4th of July, have sent about 10 per cent of what we have to other nations," Biden said, without mentioning specific countries beyond the 4 million AstraZeneca doses already shared with Mexico and Canada.

The U.S. will soon begin sharing doses of the Pfizer-BioNTech and Moderna vaccines beyond its borders as well, he promised.

"As long as there's a problem anywhere in the world, even if we solve it here, we're going to move as quickly as we can to get as many doses of Moderna and Pfizer as possibly can be produced, and export those around the world."

A growing chorus of international voices, including progressive lawmakers in the U.S., is calling on Biden to agree to a proposal before the World Trade Organization that would ease patent and intellectual property protections, allowing developing countries to accelerate their own vaccine-manufacturing efforts.

The powerful American pharmaceutical industry is opposed to such a move, fearing an existential threat to a profitable business model.

"We are at war with the virus, and yet what we are seeing is war profiteering; we're seeing that profits are being put over people," U.S. Rep. Jan Schakowsky, an Illinois Democrat, told a panel discussion on Tuesday, May 4.

"The World Health Organization has said that there's been a billion vaccine doses distributed, but just 0.3 per cent of those doses have gone to poor and developing countries. And that is just totally unacceptable."

Schakowsky and others are backing a bid by India and South Africa for a waiver to a 27-year-old WTO agreement that essentially protects pharmaceutical trade secrets, a movement that has been gradually gaining steam in recent weeks.

Brajendra Navnit, India's ambassador to the WTO, made an impassioned plea Tuesday for the so-called TRIPS waiver, insisting that the financial cost of sharing the information would be recovered tenfold in the resulting economic recovery.

"Anyone thinking India's example has shown that ... we are saved by vaccinating their own population, it is not going to happen," Navnit said.

"We have seen that in measles, we have seen that in smallpox, we have seen recently in polio that only when you do global immunization, only then can you get rid of the virus."

Prime Minister Justin Trudeau acknowledged the no-one-is-safe-until-everyone-is-safe argument on Tuesday, May 4 but stopped short of saying whether Canada would vote to support the waiver proposal.

"We understand how important it is to get vaccines to the most vulnerable around the world, and we will keep working for that," he said.

Biden, who promised during the election campaign that the U.S. would share its vaccine know-how with the world, also demurred: "We're going to decide that as we go along."

Desperate' Ford To Trudeau At First Ministers' Meeting: Shut The Borders

By David Akin, Global News, April 29, 2021

[‘Desperate’ Ford to Trudeau at First Ministers’ Meeting: Shut the borders \(msn.com\)](https://www.msn.com/en-ca/news/story/desperate-ford-to-trudeau-at-first-ministers-meeting-shut-the-borders)

Ontario Premier Doug Ford used his time at Thursday, April 29's meeting between the prime minister and the premiers to press Justin Trudeau to radically tighten both international and provincial borders, fearing that new vaccine-resistant COVID-19 variants will take hold in his province, leading to a devastating fourth wave.

Picking up on some themes he and Quebec Premier Francois Legault laid out in a joint letter they sent to Trudeau last week, Ford pressed the prime minister to do more to shut down international flights from COVID-19 hotspots in India; to close loopholes at Canada's land borders that allow some travellers to skirt quarantine rules that apply to air travellers; and to bring in new rules that would require domestic air travellers to provide proof of a 'clean' COVID-19 test before boarding an aircraft for an interprovincial flight.

A senior government official with the Ontario government said Ford's approach with the prime minister was not adversarial nor was it one that was seeking to assign blame but was instead coming from "a place of desperation."

Ford is worried that a failure, for example, to “close loopholes” that allow air travellers to land in the United States and then cross into Canada at a land border, skirting rules for air travellers on hotel quarantines and COVID-19 testing, will open his province and the country up to a potential fourth wave.

A spokesperson for Trudeau said the prime minister agreed to continue to work with Ford and other premiers to address their concerns about the border. But Trudeau's aides also noted that there was not unanimity among the premiers about what, if any, new border measures were required.

And while Ford pleaded for tighter border controls, other premiers argued that the federal government should do more to help them provide more robust sick leave programs that would give workers the financial security to stay home if they or a family member felt sick.

“We’re a little disappointed with the federal government after [B.C.] Premier [John] Horgan and I and others led the charge, frankly, on pushing for a national sick leave program for this pandemic,” Manitoba Premier Brian Pallister told reporters in Winnipeg a few hours before the First Ministers’ Meeting. “I’m not giving up on the prime minister yet ... I know most premiers would like to see a national program.”

Sources close to Horgan said he has been frustrated that Ottawa appears to be pressuring provinces to quickly design, implement and pay for a sick leave program that he and other premiers believe could and should be done best by the federal government.

In response, the prime minister reminded the premiers of federal programs already in place, such as the Canada Sickness Recovery Benefit, which provide some coverage for those who must leave work because they are ill or because they must care for an ill family member.

The teleconference meeting, described by aides to some of the participants as low-key and cordial, began with a presentation by Deputy Prime Minister and Finance Minister Chrystia Freeland, who ran through some of the key themes of the federal budget she presented last week, a highlight of which was a federal commitment to spend \$30 billion over the next five years to build a national child care program.

But to do that, she’ll need the help of the provinces. Indeed, they will be expected to shoulder half the cost.

Many premiers were lukewarm to the idea, with some preferring one-on-one bilateral deals. Others, like Alberta and Quebec, preferred to be simply handed the federal cash to continue their own work on child care, while still others, such as Nova Scotia’s Iain Rankin, were more focused on the COVID-19 health crisis in their own provinces.

Doug Ford Ramps Up Campaign To Tighten COVID-19 Border Controls Despite Low Numbers

by Stephanie Levitz, Toronto Star, May 4, 2021

Ontario Premier Doug Ford is upping his efforts to blame the relative trickle of travel over the border for the ongoing spread of COVID-19 in the province as he seeks to rally public opinion on the need for tighter border restrictions. And a Facebook ad sponsored by one of Ford's cabinet ministers is calling on the public to sign a petition demanding an end to non-essential travel into Canada — even though such travel has been largely banned for over a year, and recent cases known to be linked explicitly to travel comprise less than two per cent of known infections. Privately, sources in Prime Minister Justin Trudeau's office offered up the equivalent of a political eye roll Tuesday when asked about Ford's latest salvo, noting that it's within the premier's power to further shutter known hot-spots of contagion and non-essential workplaces. Late last week, Ford and Trudeau quibbled over whether international students could be among those whose entry into Canada is further restricted, with Trudeau suggesting Ford had asked for a ban, a claim Ford later denied. The number of COVID-19 cases linked directly to travel as part of the overall infection rate in Canada is small. More than 5,000 arriving air travellers have been found to be infected since mandatory quarantining in hotels began in late February. By comparison, more than 342,000 new cases of COVID-19 have been recorded in Canada in the same time period.

Read Story (Subscription Required): https://www.thestar.com/politics/federal/2021/05/04/doug-ford-ramps-up-campaign-to-tighten-COVID-19-border-controls-despite-low-numbers.html?source=newsletter&utm_content=a13&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_53633

Canadians Who Flout Quarantine Laws Could Face Stiffer Penalties, Trudeau Says

By CBC News, April 30, 2021

[Canadians who flout quarantine laws could face stiffer penalties, Trudeau says \(msn.com\)](#)

Prime Minister Justin Trudeau said today his government is open to stricter penalties for travellers who violate the mandatory quarantine period.

The PM also appeared to swat away Ontario Premier Doug Ford's call for stronger restrictions at the land border, arguing the measures now in place are working.

"We're always looking at doing more enforcement, at stepping up on the penalties on that, and we'll continue to work with the provinces on that," Trudeau told a media briefing in Ottawa today.

"We know that importation through the borders is extremely low in terms of cases in the country."

Last night, Ford's government sent Trudeau a letter asking that quarantine measures at the country's airports be extended to the land border with the United States.

"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, which was sent following a call between Trudeau and all the premiers.

New Brunswick Premier Blaine Higgs told CBC News Network's Power & Politics Thursday that all of the premiers got behind Ford's call for quarantine restrictions at the land border.

When asked about the request, Trudeau defended his government's isolation and testing rules for travellers entering the country, including mandatory polymerase chain (PCR) reaction tests and a 14-day isolation period.

"We had conversations around a range of issues that we can move forward on last night, but one of the things to remember first and foremost on international travel, and people arriving in Canada, is it's been well over a year that we actually shut down over 95 per cent of all travel to Canada," said Trudeau.

"At the same time we have seen that this third wave is very much around community transmission and that's why we are sending supports, we're there with more contact tracers, with more rapid tests, for enhanced screening, we're delivering vaccines, we're there to support the provinces as necessary while we're going through this this third wave."

Trudeau's assurances are unlikely to satisfy the Ontario premier.

"I will not let this issue go because too much is at stake," Ford said at his own news conference Friday, where he continued to bang the drum for tougher measures.

"Last week, the new Indian variant was reported here in Ontario and it didn't swim here. I can tell you that. In fact, we learned yesterday that 90 per cent of average daily cases this week are variants of concern, the same variants that fuelled our devastating third wave. And they got in because of weak border measures."

Hotel Measure Added In February

In late February, the federal government implemented new quarantine measures at airports that require all air travellers returning from non-essential trips abroad to isolate in federally-designated facilities for up to 72 hours while they await the results of a PCR test for COVID-19.

The fine for refusing to go to a hotel is \$3,000.

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.

Seizing on the loophole, some Canadians have admitted to flying into cities near the U.S.-Canada border and crossing by foot, taxi or limousine to return home in order to avoid the hotel bill.

The Public Health Agency of Canada said the vast majority of travellers are following the mandatory quarantine laws.

PHAC said that since March 2020, when the mandatory isolation order was first issued, Canadian police have followed up with more than 80,000 travellers and 98 per cent have been found to be in compliance.

PHAC said it was aware of police issuing 801 contravention tickets between March 2020 and April 19, 2021.

Those charged face penalties of up to six months in jail and/or fines of up to \$750,000.

PHAC said that from Feb. 22 to April 18, it received 50,905 test results from land travellers on the day they arrived in Canada. Of those, 128 — or 0.25 per cent of the total — tested positive for COVID-19.

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

Trudeau said the government will work with Ontario to formalize its request to suspend the arrival of international students — another pitch from Ford.

"Because at this time Ontario is the only province requesting this, we're happy to work more narrowly with them," he said.

More Than 5,000 Travellers Have Tested Positive After Landing In Canada Since February

By The Canadian Press, May 3, 2021

<https://www.theglobeandmail.com/canada/article-COVID-19-news-today-alberta-pastor-accused-of-violating-public-health/>

More than 5,000 people tested positive for COVID-19 after flying back to Canada since mandatory quarantine hotels began in late February.

That includes 3,748 people who tested positive the day they returned despite having to show a negative COVID-19 test taken no more than three days before they boarded their plane.

Forty per cent of those people were infected with one of the three variants of concern Canada is tracking.

Another 1,411 people tested positive on the test required 10 days after they returned.

The data is now current as of last Thursday, April 29, and the number of confirmed variants among travellers is three times as high as the data reported from seven days earlier as more test results were submitted to the Public Health Agency of Canada.

The data suggest about 1.5 per cent of incoming travellers test positive on the day they land in Canada.

Toronto Public Health Reports 13 COVID-19 Cases Among Staff At Quarantine Hotel

By CBC News, May 4, 2021

<https://www.cbc.ca/news/canada/toronto/toronto-public-health-13-COVID-19-cases-quarantine-hotel-1.6014025>

Toronto Public Health says there are 13 confirmed COVID-19 cases among staff members at a quarantine hotel in Etobicoke.

The public health unit said it has provided instructions to staff members at the Crowne Plaza Hotel, 33 Carlson Court, who have tested positive and to those who are considered close contacts. The hotel is near Toronto's Pearson International Airport.

"The risk to the public remains low as this is a federally designated quarantine facility that is not open for general public use," TPH said in a news release on Tuesday, May 4.

TPH said the hotel will not be fully closed because it provides an essential service.

If the public health unit orders the partial closure of the hotel, under Section 22 of Ontario's Health Protection and Promotion Act, it will notify the public by listing the closure on the city's COVID-19: Status of Cases in Toronto dashboard under the Active Outbreaks tab.

The Crowne Plaza is listed as one of the designated quarantine hotels for air travellers arriving in Canada through Toronto. It is managed by the Public Health Agency of Canada (PHAC).

The federal government requires anyone flying into the country to isolate in a hotel for three nights to help reduce the risk of spreading the virus.

Public health officials are working with the hotel to identify all cases and with PHAC to ensure infection prevention and control measures are in place. Staff are being screened and having to undergo temperature checks at the start of their shifts. Personal protective equipment is also being provided to staff.

The public health unit said it and PHAC inspected the hotel on Monday.

"This inspection found that there is a strong adherence to public health measures and infection prevention and control opportunities for improvement were noted, including further reducing lunch room capacity, posting additional signage and centralizing staff screening," TPH said.

TPH added that the hotel has complied with its recommendations.

"Given that COVID-19 and the more transmissible variants of concern continue to circulate in the community, it is not unexpected there are COVID-19 cases at this facility or any workplace in the city," TPH said.

Public health authorities in Toronto and neighbouring Peel Region both issued orders on April 23 allowing them to partially or fully close any workplace that has had five or more cases of COVID-19 over a 14-day span.

A Dose Of Hope: Here's Why You Might Get The COVID-19 Vaccination Sooner Than You Think

Epidemiologists and infectious disease experts told The Globe there is a right way and a wrong way to get through this next phase of the COVID-19 pandemic

By Marieke Walsh and Kelly Grant, The Globe and Mail, April 30, 2021

https://www.theglobeandmail.com/politics/article-how-canada-can-prevent-a-fourth-COVID-19-wave/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-5-2_20&utm_term=Coronavirus%20Update:%20Paralympian%20Kamylle%20Frenette%20is%20ready%20to%20lend%20a%20hand%20with%20Canada%e2%80%99s%20vaccination%20efforts%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

It's the first spike in numbers that Canadians will want to see.

In the past four months, almost 15 million doses of COVID-19 vaccines were delivered to Canada. In the next two months, that number is expected to more than triple.

The upward swing in shipments paves the way for provinces and territories to dramatically increase the speed and scale of their vaccination campaigns. On Thursday and Friday, several provinces moved up their timelines and opened bookings for younger groups.

"What's changed is the massive increase in vaccines in the next few weeks," Major-General Dany Fortin said this week.

After months of supply disruptions, the latest numbers from the federal government show that by the first week of June, enough vaccine doses are expected to arrive in Canada to cover the first shots for all eligible Canadians. By the end of the same month, the government figures show Canada expects to have enough vaccine to also cover the second shot for about 17 million people.

The federal government has released limited information about the delivery of vaccines in the summer. However, it says that by the end of September, Canada will have received a total of at least 100 million doses. Based on that, The Globe and Mail estimates that by the end of July, the country should receive enough doses for all eligible people to be fully vaccinated.

So far, Health Canada has only approved vaccines for people 16 and older, meaning 31.6 million people are eligible.

The first phase of Canada's vaccine rollout in the winter was punctuated by supply disruptions that led to a stumbling start. The risk for more delays was underscored on Friday with the news that Health Canada is stopping the distribution of the first shipment of the Johnson & Johnson vaccine over quality concerns with part of the manufacturing process. The federal regulator says it's seeking more information from the company and the U.S. Food and Drug Administration to ensure the vaccine meets quality, safety and efficacy standards. No time frame was given for a decision from Health Canada.

Despite that uncertainty, officials are more confident of their projections for Canada's vaccine rollout because most of it depends on Pfizer-BioNTech and Moderna.

Pfizer is supplying 61 per cent of Canada's shots until the end June and has been the most reliable vaccine maker: Its deliveries have arrived complete and on time each week since February. Moderna has not delivered a shipment on time since March 11, but Maj.-Gen. Fortin said Thursday the government is negotiating a more consistent schedule.

With those two vaccines alone, Canada expects to receive 92 million doses by the end of September. However, uncertainty persists in the delivery schedule for AstraZeneca. On Friday, in a statement to The Globe, the government downgraded estimates for the total number of doses expected by the end of September, to 100 million. It previously expected all 125.9 million.

The new number is "more than enough vaccines for every Canadian to be fully vaccinated," Procurement Minister Anita Anand said.

The overall increase in supply means that concerns about what might limit the success of Canada's vaccination campaign shift from supply to vaccine hesitancy.

"The barrier to increasing numbers will be whether people want the vaccine. Right now, the barrier is whether they're eligible and whether we have enough vaccines," said Caroline Colijn, a mathematics professor and Canada 150 Research Chair at Simon Fraser University.

Epidemiologists and infectious disease experts told The Globe there is a right way and a wrong way to get through this next phase of the pandemic. One leads to a summer that is similar to, or better, than last year, when patios were open and haircuts were an option. The other leads to a fourth wave that would challenge the latest one.

"I expect that there will be a fourth wave, but how severe that fourth wave will be depends on a lot of different factors. In the worst case scenario, it's as bad and maybe even worse than what we're experiencing now," said Jane Heffernan, director of the Centre for Disease Modelling at York University.

“In the best-case scenario, it’s so minimal that we will barely see it.”

To avoid the worst-case scenario will require most eligible Canadians to get their shots and for case counts to drop dramatically. For people in parts of the country with rigid restrictions – such as school closings and stay-at-home orders – that also means keeping those rules until sometime in June, experts suggest.

“If people can stick with the restrictions for the next six weeks ... I think we can get to a summer that looks like last summer,” said Allison McGeer, an infectious disease specialist and member of Canada’s COVID-19 immunity task force.

Vaccine uptake is one key in determining how soon restrictions can start to lift. Experts are still grappling with unknowns, including how well vaccines will defend against variants, and how much more transmissible variants will be when contacts among people increase. However, modelling by Dr. Heffernan and Dr. Colijn shows that virtually all adults need to get the shot to make up for the fact that children and most teenagers don’t yet have access to vaccines.

The youngest people who can get a Health Canada authorized shot are 16, and their only option is Pfizer. The shots from Moderna, AstraZeneca and Johnson & Johnson have been approved for people 18 and older.

Vaccine makers are working on trials for younger people, and Health Canada is reviewing an application from Pfizer to include people as young as 12. If younger people become eligible, then Dr. Colijn and Dr. Heffernan say that the pressure on adults will ease.

Surveys by the Angus Reid Institute show the level of vaccine hesitancy is dropping in Canada, but it’s still too high. Results released on Monday show that 10 per cent of Canadians will not get vaccinated and six per cent are unsure, according to the institute’s research.

“We want to be able to have a birthday party, with other people in our house. We want to go to a club. We want to go to work,” Dr. Colijn said. “For that I think we are going to need more like 90 to 95 per cent coverage.”

As the country navigates this latest phase of the coronavirus pandemic, Britain’s experience is instructive, Dr. McGeer said. Like Canada, Britain opted to delay second doses of COVID-19 vaccines and faced a surge driven by B.1.1.7, a faster-spreading and potentially deadlier variant of the coronavirus.

“The U.K. now is coming out of lockdown and seems to be quite stable,” Dr. McGeer said. “So I think there’s every reason to hope that things are going to get much better.”

Britain, a country of 67 million, saw infection rates skyrocket in December and January as B.1.1.7 gained a foothold, outcompeting older versions. In early January, Britain’s seven-day average of new daily cases peaked at more than 60,000. Now that average is sitting around 2,400 per day, or about 35 new cases a day per million residents. Canada, by contrast is logging an average of 211 new cases per million a day.

COVID-19 deaths in the United Kingdom have plummeted as well, from an average of about 1,300 a day in the third week of January to 16 per day now.

Much of the international attention on Britain's success has focused on its vaccination campaign, which has been among the fastest in the world. But British experts say the steep decline in cases had more to do with the imposition of one of the longest and strictest lockdowns in the world than it does with vaccines, although there are encouraging signs the shots are contributing now.

"The initial drop-off in January and February was completely lockdown-driven," said Caroline Walters, an infectious disease modeller at Imperial College London who is working on England's REACT study, a research project that involves about 150,000 people taking an at-home COVID-19 test every month to measure community prevalence of the coronavirus.

The REACT data showed infection rates plummeting in all age groups, Dr. Walters said, despite jabs going mostly to the elderly in the early weeks of the campaign. Now, 65 per cent of adults in England have received a first dose and 27 per cent have received a second.

The U.K. waited until infection rates were low and first-dose vaccine coverage significant before it began, slowly, to relax restrictions. In England, in-person schooling resumed on March 8. Non-essential retailers and outdoor dining reopened about three weeks ago, and many other restrictions remain.

Emily Cameron-Blake, a research assistant at Oxford University's Blavatnik School of Government, is part of a team that developed a "stringency index" to compare the public-health measures countries have used to control the coronavirus.

In general, she said, countries that have imposed more stringent restrictions faster and for longer have had the most success in controlling COVID-19. Now the question is at what point in a vaccination campaign can those restrictions be safely lifted? Britain is just beginning to test those questions.

"It's too soon to see with the vaccines, to be honest," Ms. Cameron-Blake said.

Ms. Cameron-Blake, who is originally from Prince Edward Island, will be able to judge how the reopening goes in her adopted city of Edinburgh. Scotland waited even longer than England to begin reopening. Patios at pubs and non-essential retailers were permitted to open again just this past week, on April 26.

By that point, Scotland had vaccinated more than 60 per cent of its adult population with a first dose and more than 25 per cent with a second, and effectively suppressed the virus. On Friday, Scotland, which has a population of about 5.5 million, reported just 191 new cases of COVID-19, with a test positivity rate of 1.1 per cent.

The Greater Toronto Area, with a population only slightly larger than Scotland's, reported 2,677 cases on Friday, and about a third of all adults vaccinated with at least a first dose.

This Is The Month When Canada Breaks The Back Of The Pandemic

By The Globe and Mail Editorial Board, May 2, 2021

<https://www.theglobeandmail.com/opinion/editorials/article-this-is-the-month-when-canada-breaks-the-back-of-the-pandemic/>

April was a brutal month in Canada's battle against the COVID-19 pandemic. Not even the Atlantic provinces, which had until then contained the spread of the disease to a remarkable degree, escaped unscathed. In Nova Scotia, for instance, a late-April surge in cases led to the return of bans on travel and indoor dining at restaurants, and the closing of schools and non-essential businesses.

But along with that setback, and a rise in cases in the rest of the country that has pushed some provincial health care systems to the brink, there was also an outbreak of positive news in the final days of an unlamented month.

The biggest news was about vaccines: They're here, and they work.

That the vaccines are effective has never been more clear than in the success Ontario and Quebec have had reducing deaths in long-term care homes. The killing fields of the first and second pandemic waves now rarely see COVID-19 fatalities, thanks to an all-out effort to vaccinate residents and staff in January and February. Ontario recorded just four LTC resident deaths in April.

The vaccines' worth is also being seen in real-world testing in countries that have achieved high rates of vaccination.

In Britain, where 70 per cent of the population has received one dose of a vaccine, Public Health England said on Friday that the total number of cases in the country, which has been dropping steadily since January, fell by another 40 per cent in a single week at the end of April.

In Israel, where 56 per cent of the population has been fully vaccinated, the rate of infection has dropped from a peak of about 10,000 a day to as low as 140. Life has largely returned to normal.

Here in Canada, by the end of April, 34.5 per cent of the population had been given at least one dose of vaccine. The number of people in hospital and in intensive care was still high, but the rise in cases appeared to have plateaued.

And now vaccines are rolling in. Almost two million arrived last week, and more are on the way in May: two million doses a week of Pfizer-BioNTech, at least one million Moderna shots, and possibly more Oxford-AstraZeneca.

That's enough doses to vaccinate another quarter of the population, or more, by the end of May. Canada's two biggest provinces announced last week that everyone over the age of 18 will be eligible for a shot by the end of the month.

There were other signs of hope. In Ontario, the government will double down on vaccinations in hard-hit areas, mostly in Greater Toronto, for the next two weeks. In Vancouver, a concerted effort to vaccinate people in the hard-luck Downtown Eastside neighbourhood has dramatically reduced new cases there. And in Toronto, the city will start installing the infrastructure for curb lane patios in anticipation of outdoor dining once again becoming possible.

All of this is beyond welcome. But while Canada is making progress against the pandemic, we have not yet beaten it. There are still many things that could go wrong.

Most notably, the provinces could take their foot off the brake too quickly and repeat their errors of February and March, when they lifted restrictions just as new variants were on the rise.

It is critical that current measures remain in place beyond the point where cases are merely falling. The peak of infections has a long way to fall, and vaccinations a long way to rise, before we're ready for a safe and sustainable reopening.

Owing to the danger of new and unknown variants, the necessary measures include strong border screening – stronger than Ottawa is currently enforcing.

As for the provinces, they have to ensure that more shots are being focused on the hottest areas with the highest case counts. They also have to make sure that a shot is as easy as possible to get, so nobody has an excuse to avoid getting one.

That means finding multiple ways to get jabs into arms, from mass clinics to community pop-ups to going straight to people's doors. It means doing everything to push the first-shot rate to close to 100 per cent of adults.

It also means preparing for the next challenge, which is getting everyone a second shot. April had one last bit of bad news on Friday, with a new British study saying that a single dose of the Pfizer vaccine still leaves people vulnerable to COVID-19 variants.

Canada made progress in April. May can bring a lot more.

COVID Vaccinations Are Slowing In The U.S. As Supply Outstrips Demand. How States Are Targeting Who's Left

By Nate Rattner, CNBC, April 30, 2021

[COVID vaccinations are slowing in the U.S. as supply outstrips demand. How states are targeting who's left \(msn.com\)](#)

- After months of a steady climb in vaccinations, the U.S. is experiencing its first true slowdown in the rate of daily shots.

- Meeting existing vaccine demand is no longer the main challenge, and states are employing strategies to address access and hesitancy barriers.
- Dr. Jennifer Kates, an expert with the Kaiser Family Foundation, does not believe the short-lived J&J pause was a significant factor in the slow down. After months of a steady climb in vaccinations, the U.S. is experiencing its first true slowdown in the rate of daily shots, an indication that the nation is entering a new phase of its inoculation campaign.

More than half of American adults have now received at least one dose, a significant achievement, but getting the second half vaccinated brings a different set of challenges. Vaccinations to date are likely made up largely of groups who most wanted the vaccine and have had greatest access to it, and continued progress is no longer about meeting demand for shots.

"We've gotten vaccinations to those most at risk and those most eager to get vaccinated as quickly as possible," White House COVID czar Jeff Zients told reporters last week, "and we will continue those efforts, but we know reaching other populations will take time and focus."

The country is averaging 2.6 million reported vaccinations per day over the past week, Centers for Disease Control and Prevention data shows, down from a peak of 3.4 million reported shots per day on April 13. That number is trending downward even with eligibility now open to all adults in every state.

The downturn comes on the heels of lots of positive vaccination news, said Dr. Jennifer Kates, a senior vice president with the non-profit health policy group the Kaiser Family Foundation. The federal government has secured a large vaccine supply, states have ironed out kinks in their registration systems, and eligibility has opened up to all adults.

But now, meeting existing vaccine demand is no longer the main challenge, according to Kates.

"We feel like we're getting to the point where the people that are left are very hard to reach and need assistance and more education, or those that are resistant and don't want it," she said, adding that "the pent-up demand is being met."

The question is what the response to the slowdown will look like. "How does the federal government, state government, and the private sector communicate to the public the importance of vaccination?" Kates asked.

States See Demand Slowdown

In tandem with the nationwide slowdown, many states are seeing their vaccination paces slide. Eleven states have reported a decrease in shots given for three weeks in a row or more, according to a CNBC analysis of CDC data through Sunday.

In West Virginia, which got off to a hot start with its vaccination campaign, the state has passed the tipping point of vaccine supply outpacing demand. Weekly doses administered have dropped for four straight weeks.

"If you remember, we put a lot of doses in a lot of arms really fast," said Maj. Gen. James Hoyer, director of West Virginia's Joint Interagency Task Force for Vaccines, noting that his state was among the first to finish vaccinations among nursing home populations. "It was a lot of people who wanted them and were pushing hard to get out and get a vaccine."

Now, Hoyer says, the state has asked the federal government to deliver doses in smaller vials to reduce the risk of wasting vaccines, something that he couldn't have imagined a few months ago when supply was so short.

"We got the doses and we're really good at administering them," Hoyer said. "We're in that phase of educating people who are holding out on getting the vaccine."

For a period of time, New Mexico was leading the country with a larger share of its population fully vaccinated than any other state.

But now the state is facing a plateau and finding it tougher to fill mass vaccination events, said Matt Bieber, communications director for the state's department of health.

"We were at a phase for a while with tons of demand and not enough supply, but now at the point where folks who know about the vaccine have gotten it," he said.

Logistical Hurdles

The share of Americans yet to receive a COVID shot is not exclusively made up of those who don't want one.

While some are opposed — in a recent Kaiser Foundation poll, 13% of respondents said they would "definitely not" get a vaccine and another 7% said they would only get one if required to — there are also many groups that have not yet had the means or ability to get vaccinated.

"Some people are not able to take time off from work to easily go get vaccinated or may not have transportation," said Kates, explaining that lack of access is sometimes purely logistical. "They literally lack access in the most fundamental way."

Hoyer said that many West Virginians can't afford to sacrifice hours of pay to leave work for an appointment. His most successful form of outreach has involved offering vaccinations to employees and their families at local workplaces, where people can take 30 minutes off a shift to get a shot. A recent event at a Toyota manufacturing plant in West Virginia's Putnam County resulted in more than 1,000 vaccinations.

Bieber in New Mexico has received similar feedback. He heard from community members that a group of grocery store workers want to get vaccinated but they work a shift that lasts past the hours that their local clinic is open. Mobile vaccination units that bring shots to people can help with logistical challenges like this, he said.

Lack of internet access is another barrier to getting vaccination appointments that have largely been booked online to date, said Dr. Rupali Limaye, a faculty member at the Johns Hopkins Bloomberg School of Public Health who studies vaccine decision-making and has been working with state health departments during the vaccine rollout. She said this is particularly evident in states with larger shares of Black residents, who have traditionally been less likely to have internet access.

Rural communities in West Virginia and New Mexico may also have limited internet access, Hoyer and Bieber said.

Community Outreach

Other barriers to vaccine access include misinformation or lack of education about vaccine safety.

For groups facing more than just logistical issues, states are turning to community leaders and organizations for help with outreach and education.

New Mexico is working with health care providers to leverage relationships with patients into conversations about getting vaccinated. It has also been hosting virtual town halls aimed at answering questions from community groups, such as the state's Black and Hispanic residents and its population of agricultural workers.

The town halls typically result in a vaccine registration spike, Bieber says, but the progress is slower going compared with the earlier days of the immunization campaign.

"As we move from a time where we could easily fill a mass vaccination event, it's about convincing people by the tens, dozens, or even one by one," he said.

Arkansas, for example, is working with health care professionals, religious and community leaders, and the chamber of commerce to distribute information about vaccines, according to Dr. Jennifer Dillaha, the epidemiologist and medical director of immunizations with the state health department. Some people want a familiar, trusted environment in which they can raise concerns and have questions answered, she said.

In East New York, Brooklyn, vaccines were not initially widely available to residents despite being an area hit disproportionately hard by COVID, according to Colette Pean, executive director of community organization East New York Restoration.

Residents in the neighborhood have high rates of pre-existing health conditions such as diabetes and asthma, and many are essential workers at grocery stores, nursing homes and in the transit department. A New York Times database shows about 20% of residents with at least one vaccine dose in East New York compared with 30% city-wide, and more than 40% in many parts of Manhattan.

People want to get the vaccine, Pean said, but need to know where they can get it, which is better communicated through an in-person approach than a digital one. Her group is working in churches, food pantries, and subway stations to share information on vaccines and public health issues, COVID and otherwise, that exist in the community.

Johnson & Johnson Pause

Earlier this month, the Food and Drug Administration and CDC asked states to temporarily halt using the Johnson & Johnson vaccine "out of an abundance of caution" following reports that six women had developed rare blood clots. U.S. health regulators last week lifted the pause after 10 days, saying the benefits of the shot outweighed the risk.

So did the J&J pause play a role in the drop in vaccinations? Kates said it's not enough to explain the full story of the slowdown.

Only about 8.2 million of the 237 million total shots given in the U.S. to date have been from J&J, though it was being used for an average of 425,000 reported shots per day in mid-April.

The single-shot option, which is also easier to transport and store, has proven valuable for certain situations and communities, such as in mobile vaccination units and for homeless people who have trouble accessing a vaccination site multiple times.

"We know there are some populations who wanted the single dose or were harder to reach and having a single touchpoint is ideal, so it's possible that some number of people did not get vaccinated because of that," she said. "But big picture, it's not enough to be a huge shift."

Indeed, counting Pfizer-BioNTech and Moderna shots alone, the downward trend still holds true. The combination of those two vaccines peaked at an average of 3 million reported daily shots on April 16 and has declined 13% since then.

The murkier question, though, is whether the J&J halt hurt confidence in the safety of vaccines more broadly and made Americans less likely to get a dose of any of the three vaccine options.

The J&J shot may have been more appealing to those who were hesitant to get a vaccine to begin with. Polling from the Kaiser Family Foundation in March showed that among those who said they want to wait to see how the vaccines are working before getting vaccinated themselves, a larger share would get the J&J one-dose vaccine compared with either of the two-dose options.

However, Kates does not believe the J&J pause was a significant factor in vaccine hesitancy. "From what I can tell, confidence has not been shaken at all," she said.

We Probably Won't Reach Herd Immunity Against COVID-19 In Canada Any Time Soon, But It's OK, Experts Say

By CBC News, May 5, 2021

[We probably won't reach herd immunity against COVID-19 any time soon, but it's OK, experts say \(msn.com\)](https://www.msn.com/en-ca/news/health/we-probably-won-t-reach-herd-immunity-against-covid-19-any-time-soon-but-it-s-ok-experts-say)

Every day, more and more Canadians are vaccinated against COVID-19.

It has often been suggested that as this trend continues, we will soon reach a point where so many people are invulnerable to the virus that it will largely die out due to a lack of hosts to infect — offering indirect protection to the entire population, even those who are not immunized.

The goal of "herd immunity" is often described as just around the corner, signalling a return to pre-pandemic normality.

But will we actually get there?

Probably not, say epidemiologists and mathematicians who have been studying the latest numbers closely. At least, not any time soon.

These experts highlight several major barriers that stand in the way: the arrival of new COVID-19 variants, vaccine hesitancy among adults and the fact that millions of children can't be vaccinated at all. Even in a best-case scenario, this makes the herd-immunity threshold a high bar. Practically speaking, it could be out of reach.

But that's no reason to despair. It's not herd immunity or bust.

Unlike politicians, epidemiologists don't obsess over a precise number, which can be hard to pin down. In practice, they say, the closer we get to that threshold — whatever it actually is — the better. And as more people are immunized, life can begin returning to something that feels much more normal.

Why Herd Immunity Is Such A High Bar

Ashleigh Tuite, an epidemiologist and mathematical modeller with the University of Toronto's Dalla Lana School of Public Health, has run the calculations over and over — and to her, the results look pretty clear.

"I think it's likely that we won't achieve herd immunity," she said. "But I don't think that's a bad thing."

The reason it looks out of reach, to Tuite, has to do with cold, hard math.

The herd-immunity threshold is calculated using an equation with two main variables: the transmissibility of a virus and the effectiveness of our immune response — which, at a population level, comes from a combination of vaccination and natural infection.

The exact percentage of the population that needs to be fully vaccinated or recovered from COVID-19 in order to reach herd immunity is uncertain and can change. Earlier in the pandemic, the threshold was estimated at about 70 per cent. But more recent estimates range as high as 80 or even close to 90 per cent.

One of the biggest reasons for the increase is that new variants are estimated to be 50 to 60 per cent more transmissible than the original "wild type" strain of the virus. That alone significantly raises the herd-immunity threshold from what it used to be.

Further complicating matters is the fact that neither vaccination nor natural infection confers perfect immunity.

Questions remain about the potential for a vaccinated person to carry small amounts of the virus without having any symptoms but still being able to transmit the virus to non-immunized people.

Similarly, questions remain about how long immunity from natural infection will last and how it will stand up to new variants.

Millions Of Kids Left Out Of Vaccinations

Another big challenge is the fact that vaccines are only approved for Canadians aged 12 and up.

Health Canada just approved an application from Pfizer-BioNTech for use of its vaccine in children as young as 12. (Previously it had only been approved for those aged 16 and up.)

Still, that leaves 4.8 million kids — or 13 per cent of the population — ineligible for any vaccine.

That throws a huge wrench in any plans to reach herd immunity, says Caroline Colijn, a mathematics professor at Simon Fraser University in Vancouver and the Canada 150 Research Chair in Mathematics for Evolution, Infection and Public Health.

"We need to be vaccinating kids as soon as we can," she said.

Recent modelling Colijn conducted shows an enormous reduction in viral spread in a scenario where kids as young as 10 can be vaccinated.

In fact, if 70 per cent of those aged 10 to 19 were fully vaccinated, along with a higher proportion of adults, her modelling suggests we could get close to herd immunity.

"Whether you're exactly bang on that threshold or not is not the interesting point. The point is that vaccinating that age group is really, really important," Colijn said.

She cautions, however, that this modelling rests on several "optimistic" assumptions.

The scenarios Colijn examined assume that natural immunity protects completely against reinfection and does not wane, that new variants will not reduce the effectiveness of vaccines and that significant proportions of the adult population will choose to get vaccinated.

Vaccine Hesitancy Among Adults

Without the ability to vaccinate children, close to 100 per cent of the adult population would need to be vaccinated in order to reach herd immunity, says Raywat Deonandan, an epidemiologist at the University of Ottawa.

That's impossible, he says, given the significant proportion of Canadians who are vaccine-hesitant.

"Vaccine hesitancy is a barrier," Deonandan said. "It's not insurmountable, but it is going to be a barrier."

Recent polling has shown that Canadians have warmed to vaccines, with a growing proportion saying they'll get vaccinated as soon as they have the chance. But about 10 to 15 per cent have consistently said they will not accept a vaccine at all.

On top of that, there are people on the fence. It's the behaviour of this in-between group that may ultimately determine how close we get to herd immunity — which is why a variety of efforts are underway to encourage Canadians to get their shots.

In the United States, vaccine hesitancy is increasingly seen as a major and perhaps permanent barrier to herd immunity. The vaccine rollout south of the border got off to a fast start but has been slowing as time goes on and the supply of doses starts to outpace demand.

Forecasting The Near Future

What does the future hold for Canada? That's something Paul Minshull studies closely.

Minshull is the founder of Scarsin Corporation, an enterprise forecasting firm based in Markham, Ontario that has turned its detailed modelling software to the task of predicting where COVID-19 will go next.

Scarsin's models are constantly updated with the latest data and combined with realistic assumptions about the things we don't know for sure — such as the true effectiveness of vaccines against transmission and the actual level of vaccine hesitancy we'll see among Canadians.

The modelling boils everything down into a simple bottom line: the number of Canadians who are expected to be genuinely protected from COVID-19 through effective vaccination or natural infection.

Come October — when everyone who is eligible for vaccination is expected to have had a full complement of doses made available to them — Scarsin's latest modelling forecasts 25.2 million Canadians will be vaccinated, almost all of them with full doses. That's 66 per cent of the population.

But the model also makes some downward adjustments to account for the fact that vaccines aren't perfect and that vaccinated individuals might asymptotically transmit the virus. It also makes some upward adjustments by adding in an estimate for people who are unvaccinated but have "recovered immunity" due to natural infection.

Add it all up and, according to Minshull, "the likely scenario for Canada ... is that between 58 per cent and 64 per cent of the population will have immunity this year — well short of what is needed for herd immunity."

These results may sound disappointing, but Scarsin's modelling also predicts what effect this level of immunity will have on the severity of COVID-19. And on that front, the future looks a lot brighter.

"The good news is that things are going to improve significantly over the summer and into the fall as more and more Canadians get vaccinated," Minshull wrote in a recent analysis.

Less Of A Finish Line, More Of A Seesaw

That's the kind of future Erin Strumpf envisions for late 2021, as well.

Strumpf, an associate professor in the department of economics and the department of epidemiology, biostatistics and occupational Health at McGill University in Montreal, said she believes the end of the pandemic looks more like a drawn-out affair, rather than a hard stop.

"We're going to have to live with potentially fewer people in stores and retail spaces," she said. "We're going to keep wearing masks. We're going to still continue to work from home and maybe some in the office. So it'll be more of a gradual adjustment."

Herd immunity, Strumpf said, has often been likened to a finish line: Once we cross it, the race is over.

In reality, she said, the next stage in the struggle against COVID-19 is more like a seesaw: The virus will flare up at different times and in different places, and we will have to respond accordingly in order to knock it back down. But overall, it won't be nearly as severe as it's been over the past 14 months.

Deonandan, with the University of Ottawa, says we can achieve the same benefits of herd immunity by maintaining some degree of public health measures along with growing levels of vaccination.

"If we're willing to have mitigation tools in place for a long time, we can achieve effective herd immunity," Deonandan said. "It's just not what people think about when they think about herd immunity. They think about a free-for-all."

Canada Working On Standardized Vaccine Certification For International Travel

By Steve Scherer, Reuters, May 4, 2021

https://www.theglobeandmail.com/canada/article-joly-says-canada-working-on-standardized-vaccine-certification-for/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-5-4_20&utm_term=Coronavirus%20Update:%20Canadian%20vaccine%20certificate%20is%20in%20the%20works,%20Tourism%20Minister%20says%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Canada is working with international partners to develop a standardized vaccine certification for travel and will position itself as a safe destination once the country has reached COVID-19 herd immunity, the Tourism Minister said on Tuesday, May 4.

Canada currently has a higher infection rate than the United States as it rolls out vaccines during a third wave. The country has fully inoculated only 3 per cent of its almost 38 million people, though more than 34 per cent have received a first dose and millions of doses are arriving each week.

"Clearly as vaccination is being rolled out, we will position ourselves as a safe destination," Tourism Minister Mélanie Joly said in a telephone interview after attending a virtual meeting with her G20 counterparts earlier in the day.

She provided no further details. Prime Minister Justin Trudeau has said everyone who wants to be can be fully vaccinated by the end of September.

Canada's land border with the United States has been closed to non-essential travel since March of last year, and those arriving by plane must be tested and quarantine themselves.

The third wave gripping the country now has dimmed the hopes of airlines and the tourism sector for renewed travel this summer.

"Definitely, there will still be a lot of local and regional travel" this summer, Ms. Joly said.

On Tuesday, May 4, Canadian Prime Minister Justin Trudeau said talks are ongoing with international partners for a vaccine certification. Ms. Joly said talks were ongoing with G7 partners and some G20 countries.

"It would make sense for us to align with partners around the world on some sort of proof of vaccination or vaccine certification," Mr. Trudeau told reporters.

Canada Will Align Policy On 'Vaccine Passports' With International Allies: Trudeau

By The Canadian Press, May 4, 2021

[Canada will align policy on 'vaccine passports' with international allies: Trudeau \(msn.com\)](https://www.msn.com/en-ca/news/canada/canada-will-align-policy-on-vaccine-passports-with-international-allies-trudeau)

Canada may require international travellers to prove they were vaccinated against COVID-19 before they can enter the country, Prime Minister Justin Trudeau said.

Speaking at a news conference on Tuesday, May 4, Trudeau said the federal government will align its policy on whether it will require travellers to provide a vaccine certification with its international allies.

He said Canada is now discussing the issue with its partners in Europe, but it's up to each country to determine what requirements are expected from incoming travellers.

"We are looking very carefully at it, hoping to align with allied countries," he said.

Trudeau said Canadians could begin travelling outside the country again by summer.

Bloc Québécois Leader Yves-François Blanchet said he supports the idea of a vaccine passport for international travel.

"We should recognize the jurisdiction of every country or territory to define what is a safe vaccination or not. And then allow the circulation of people who carry proof of that," Blanchet told a news conference.

He said the United States doesn't seem willing to require international travellers to provide a proof of vaccination, but that might change as many of that country's partners are considering adopting this measure.

Trudeau said Canada might require American visitors to prove they were vaccinated against COVID-19 before entering Canada regardless of whether the United States will require Canadians to do so or not.

"Our responsibility is to do everything necessary to protect Canadians, and we are going to do that, even if there isn't automatically symmetry with other countries," Trudeau said.

A recent Ipsos survey for the World Economic Forum finds that about 75 per cent of adults across 28 countries agree that COVID-19 vaccine passports should be required of travellers to enter their country and that they would be effective in making travel and large events safe.

The survey was conducted online among over 21,000 adults, 1,000 of which were in Canada, between March 26 and April 9, and the survey cannot be assigned a margin of error because web polls are not considered random samples.

It found that there is strong support in Canada for using vaccine passports for travellers and large events, but Canadians are skeptical about the passports' role in day-to-day life.

Sixty-one per cent of Canadians say that only people who have been vaccinated should be allowed to do things that involve larger groups of people, such public transit, flying, or attending cultural and sports events, the survey found.

Seventy-eight per cent agree that all travellers entering Canada should be required to have a vaccine passport.

G7 Transport Ministers Want 'Common Platform' To Recognize Travellers' Vaccine Status

By The Canadian Press, May 5, 2021

<https://www.msn.com/en-ca/news/canada/g7-transport-ministers-want-common-platform-to-recognize-travellers-vaccine-status/ar-BB1qonSY?ocid=msedqdh>

G7 countries have agreed that resuming international travel once the pandemic recedes will require a co-ordinated approach to COVID-19 testing and recognizing whether passengers have been vaccinated, Transport Minister Omar Alghabra said Wednesday, May 5.

"We have committed to working on a common set of principles to guide the resumption of international travel when it's safe to do so," Alghabra said in a statement following his virtual participation in the G7 transport ministers' meeting.

"At the centre of this effort must be a co-ordinated approach for testing and a common platform for recognizing the vaccinated status of travellers," Alghabra said.

"As we work to build back better, the establishment of a system that will protect our privacy and personal information, and that will be accessible, fair, and equitable is imperative," he continued in the statement.

"We must apply lessons learned from innovative technologies to identify long-term, sustainable solutions and expand upon them globally."

Alghabra said the transport ministers of G7 countries have a leading role to play in advancing a new global framework for international travel that will be key to safely resuming the free movement of both people and goods around the world.

The G7 includes the United Kingdom, the United States, Canada, France, Germany, Italy, Japan, along with the European Union.

Immigration Minister Marco Mendicino said his department is involved in discussions with the World Health Organization and the International Civil Aviation Organization around setting a universal standard to promote the safe travel of those who have been vaccinated.

Speaking to a virtual news conference on Wednesday, May 5, Mendicino said the government is working to put in place a system to recognize people who have been vaccinated.

"We're continuing to work towards a world in which there will be a system in place to recognize passports," he said. "We are certainly advancing that work both domestically as well as abroad."

Prime Minister Justin Trudeau confirmed on Tuesday, May 4 that Canada may require international travellers to prove they were vaccinated against COVID-19 before they can enter the country.

Trudeau said the federal government hopes to align its policy on the issue with its international allies, but he also said Canada might require American visitors to prove they were vaccinated against COVID-19 before entering the country regardless of whether the United States will require Canadians to do so or not.

"Our responsibility is to do everything necessary to protect Canadians, and we are going to do that, even if there isn't automatically symmetry with other countries," Trudeau told a news conference.

Airbnb Sees Promise In Rural Canada As Company Slowly Rebuilds From Pandemic Lull

By Tara Deschamps, The Canadian Press, April 30, 2021

<https://www.theglobeandmail.com/business/article-airbnb-sees-promise-in-rural-canada-as-company-slowly-rebuilds-from-2/>

When the COVID-19 pandemic swept across the world last year, Airbnb CEO Brian Chesky watched business shrivel up at record speed and his company's phone-lines flood with cancellations, eventually leading him to lay off 1,900 workers.

But under that cloud of gloom, the head of the home rental giant noticed bright spots in corners of Canada he'd visit during youth hockey tournaments – locations that seldom attract the swarms of visitors seen in Toronto, Vancouver and Montreal.

"Because people couldn't cross borders, they were forced to make a decision to either stay home or travel in their country ... what that did is really push people to rediscover the country they live in," Chesky said during a media roundtable earlier this week.

That meant city dwellers who'd typically travel to the U.S., Europe or farther afield instead hopped in the car and headed to rural spots within a few hours of home. Chesky believes that pattern will linger, boosting tourism in smaller communities.

The comments come as the San Francisco, Calif.-based company sees business begin to rebound in the U.S. amid widespread vaccinations and a recent EU announcement welcoming vaccinated American tourists this summer.

Canada, he concedes, is a different story. The last two weeks have been marked with calls for stricter border closures, bans on flights from India and Pakistan and new orders limiting some interprovincial travel.

Much of the country is still locked down while waiting more vaccinations.

"The rebound in Canada is absolutely slower," Chesky said. "Canadians are more reticent to travel."

Canadians willing to travelling right now tend to be older and vaccinated, Chesky said. The country saw an almost 50 per cent increase in Airbnb searches for summer stays by guests age 60 and over in March, compared to February.

As younger people get jabbed, he believes they will act on their wanderlust too, but eschew business travel in favour of video conferencing and look towards local destinations.

Airbnb noticed a recent uptick in people searching for spring and summer rentals in Nova Scotia's Queens Municipality, Cheticamp and West Hants, New Brunswick's Caledonia Mountain and Newfoundland's Dunville.

Also trending were the Naramata, Telegraph Cove and Okanagan Falls regions of British Columbia and Louisville in Quebec.

“The playing field is now level,” he said. “Travel is shifting ... from going to the same 20 or 30 cities to going everywhere.

“It’s not like anyone’s losing as much as I think it’s being distributed in many places.”

These days, he said, rural homeowners account for 20 per cent of Canadian hosts on the platform, have collectively earned \$217.1 million on Airbnb since the start of the pandemic and typically make \$3,000 each per summer.

But those promising signs belie some of the deep challenges Airbnb has had to address in recent years and will face as the tourism industry charts a new future.

Prior to the pandemic, Toronto unveiled a new short-term rental policy requiring people to live at the properties they list and register with the city before renting out their space.

The company has been trying to abide by the regulation while also grappling with Airbnb users who rent properties to throw unruly house parties.

Such bookings have sparked complaints from neighbours and, in Ontario, the company has been criticized following a handful of shootings during parties at Airbnbs in recent years.

The company unveiled a 24-hour neighbourhood support hotline to field complaints, a 16-person cap on Airbnb occupancies and a new policy requiring guests under 25 to have a history of positive reviews on its app to reserve entire homes in their area.

It also banned one-night bookings for entire homes on New Year’s Eve and Halloween and suspended 40 properties in Ontario and 45 in Montreal from the platform.

“We’re working really hard,” Chesky said. “But we’re in 100,000 communities, so I don’t want to presume that we’re always going to be perfect.”

Chesky is determined to balance tackling these thorny issues while rebuilding his company after last year’s mass layoff that saw him cut 25 per cent of staff in May.

He characterized the move as “the hardest decision I’ve ever made,” but necessary after he forecast revenues for the year would be less than half of what they were in 2019.

Most of his laid off workers found employment elsewhere and he’s slowly begun hiring again, but the incident inspired him to be more cautious – even as excitement around travel builds again.

“I just want to be a little bit more conservative about making sure the storm is truly over, there’s not another wave, so we don’t ever find ourselves in that position again,” he said.

"I generally told the company, 'let's hope for the best, but plan for the worst.'"

Canadian Attitudes Toward Pandemic Increasingly Bleak, With Most Still Expecting Things To Get Worse: Poll

By Jesse Snyder, *National Post*, May 6, 2021

[Canadian attitudes toward pandemic increasingly bleak, with most still expecting things to get worse: poll \(msn.com\)](#)

Canadians' views toward the COVID-19 pandemic have turned bleak in recent months amid the third wave, with a majority of respondents in a new poll believing things will continue to get worse before they get better.

The survey, by Maru Public Opinion, reinforces the heavy toll COVID-19 has taken on the Canadian public, as provinces continue to level strict lockdowns more than a year into the pandemic. It also provides a detailed timeline of when people expect their lives to return to normal, underscoring a deep hesitancy among many to return to regular pre-pandemic activities, such as traveling by airplane or eating birthday cake after someone else has blown out the candles.

Of the 1,521 people surveyed, 66 per cent said they somewhat agree or strongly agree that "things will get worse before they get better," the highest level since January, and among the most despondent results recorded by Maru since the beginning of the pandemic.

Fifty-seven per cent of people held negative feelings toward Canada's current circumstances battling the pandemic, with most respondents feeling "frustrated," "isolated," or "anxious."

John Wright, executive vice-president at Maru Public Opinion, said the dreary attitudes come as Canada's vaccination effort remains roughly on schedule, but still behind many allied nations, where pandemic outlooks are rosier.

"People are rightfully gloomy," Wright said in an interview. "Things are not going well here."

Positive feelings in Canada have waned at the same time that attitudes in the U.S. have improved, Maru data suggest. The total number of respondents with "positive" outlooks for the pandemic fell to 43 per cent in Canada in April, down from 45 per cent in March. Positive feelings in the U.S. increased from 54 per cent to 55 per cent over the same period.

The survey also asked respondents to lay out their expectations for when they might be willing to partake in a range of typical pre-pandemic activities.

Asked when people might be comfortable to eat at a buffet-style restaurant, 24 per cent said they would only do so in 2023 or later, while 37 per cent said they would do so sometime in 2022. Twelve per cent said they would do so now.

Asked when they might be willing to ride in an airplane, 24 per cent said they would wait until 2023, while 39 per cent said it would take until 2022. Twenty-three per cent of people, meanwhile, will hold off until 2023 or later before they “stop routinely wearing a face covering,” while 38 per cent said they would wait until 2022. Another 33 per cent said they would wait until 2022 before eating a birthday cake after someone else has blown out the candles.

Wright said the public’s willingness to re-engage in various activities is likely to shift as lockdowns are eased, and that sentiments are largely tied to vaccination rates.

He said the results also point to a desire on the part of the public to map out when their lives might return to normal, compared with a Canadian government that has so far neglected to lay out clearly defined expectations for when and how restrictions might be lifted.

“The public is actually thinking ahead, and the government and others should be doing the same,” Wright said. “It’s not always about the trench warfare of today.”

Even so, a return to normal appears some way off. Among respondents, 50 per cent agreed that they would wait until at least the end of August 2021 before returning to a shared office space. The same proportion said it would wait until September to ride a bus or subway, or until February 2022 to attend a business conference.

Seventy-five per cent of respondents agreed that they would wait until at least September 2022 before attending a sporting event or watching a movie in the theatre.

“COVID-19 is here to stay,” Wright said.

“It shows the incredible challenge that government leaders and industry and communities have with managing expectations.”

Many people reported mental health struggles or strained relations with loved ones. Among respondents, 48 per cent reported a negative impact on their mental health since the beginning of the pandemic, compared with four per cent positive. The remaining 48 per cent reported no impact.

Others reported declines in physical health, relations with their spouses, sex life, or relations with their children, with negative impacts outweighing positive in all categories.

“We have a reckoning that’s coming from this,” Wright said. “People are scarred, some more than others.”

Negative feelings toward the pandemic were highest in Alberta at 61 per cent, and lowest in Atlantic Canada at 52 per cent. Women generally felt more dismal than men at 58 per cent negative, compared with 52 per cent.

People in the lowest income bracket, as well as single people, reported a much higher likelihood to feel negatively about the pandemic, compared with wealthier married couples.

The poll, taken on April 9 and 10, surveyed over 1,500 randomly-selected Canadians, with a margin of error of plus or minus 2.5 per cent, 19 times out of 20.

When Can We Start Travelling Overseas Again?

Travel agency says phones ringing off the hook, while epidemiologist warns of travelling too soon

By Priscilla Hwang, CBC News, May 3, 2021

<https://www.cbc.ca/news/canada/ottawa/when-can-i-travel-again-overseas-COVID-19-vaccinations-questions-1.6007686>

Itching to travel again? You're not alone.

One Ottawa travel agency says people are booking Caribbean and resort vacations for as early as this September and cruises are quickly filling up for next year.

"A lot of people are booking now because they've had their first vaccine," said Carolyn Pernari, president of Centrum Travel-CWT Vacations. "Everyone's just feeling more comfortable to take that plunge."

In the past month, Pernari said, she's seen a big jump in overseas vacation bookings, especially for fall and winter 2021. Cruises are in hot demand for 2022 while Canadians are also planning domestic travel.

"It's been related to the actual vaccination rollout, for sure. People just think that they're going to be vaccinated by September, so that they're going to be safe to travel after that."

People are mainly booking packages in the Dominican Republic, Cuba and Mexico, Pernari said. There are also more reservations for yachts and smaller resorts, and some couples are booking destination weddings.

"One of our agents is booking probably 10 vacations a day. She's very, very busy," Pernari said.

Once quarantine travel rules change, Pernari thinks demand for travel will jump even more.

But will travel be safe?

Raywat Deonandan, an epidemiologist and associate professor with the University of Ottawa, said he doesn't foresee leisure travel happening on a large scale until people get their second vaccine dose.

In Canada, where gaps are as long as four months between shots, that means no travel until the fall.

"That's the way it should work. But I don't have a lot of faith in policy makers to do what should be happening," said Deonandan. "So I wouldn't be surprised if somehow we started opening up travel to those who've only had one shot."

Even if the population is well-vaccinated, there will still be risks from variants and new COVID-19 cases, said Deonandan.

"Vaccination is not a bulletproof vest," he said. "Because you're vaccinated doesn't mean you can't become a carrier and bring infection back."

The risk level of the destination also matters, said Deonandan, and travel to the U.S. could be "fairly robust" by September and October if both countries have low case counts and high vaccination rates.

"There should be public health control and surveillance," he said. "There will have to be vaccine passports. I don't see a way around it."

Worldwide travel probably won't happen freely until at least 2024, when hot-spot countries are able to get enough vaccines to quash their epidemics, said Deonandan.

Americans May Travel To EU This Summer

South of the border, the U.S. — whose vaccination campaign is far ahead of Canada's — is talking with the European Union about plans to develop a type of international COVID-19 passport called a Digital Green Certificate.

That means American tourists who are fully vaccinated against COVID-19 may be able to visit EU countries this summer, according to The New York Times.

Health Minister Patty Hajdu told CBC Radio's The House over the weekend that her government embraces the concept of "vaccine passports" and will come up with a form of certification to allow vaccinated Canadians to travel internationally again.

EU officials on Monday, May 3 proposed easing restrictions on visiting the 27-nation bloc as vaccination campaigns across the continent gather speed. Under the proposal, entry would be granted to all those fully vaccinated with EU-authorized shots.

Meanwhile, Doug Manuel, a senior scientist with the Ottawa Hospital, said it seems a little too soon to think about travel, even within Canada.

"I'm from the East Coast. I'm not planning to go back [this summer]," he said. "And that's the second year in my life that I'm not going back ... in the summer."

Britain's Economy Begins To Re-Open, As Citizens Have Bought Into Astrazeneca Vaccinations Without Hesitation

By Paul Waldie, The Globe and Mail, May 6, 2021

<https://www.theglobeandmail.com/world/article-britons-have-bought-into-the-astrazeneca-plan-without-hesitation/>

When 6,000 partygoers crowded into Liverpool's Circus Nightclub over two days last weekend, no one had to wear a face mask or physically distance as they gyrated on the giant dance floor.

The gigs were the latest step in Britain's gradual return to normal and further proof of the effectiveness of the country's COVID-19 vaccination program, which has been built around the Oxford-AstraZeneca jab.

While health officials in many countries, including Canada, have voiced reservations about the AstraZeneca vaccine because of its potential connection to rare blood clots, Britain has stood by the shot and kept it at the forefront of its inoculation drive. If anything, public support for vaccines has increased as the number of people immunized rises above 50 per cent and hope soars that all lockdown restrictions will be lifted.

In recent weeks "more people have seen the news about the rare cases of blood clots but it hasn't affected overall [vaccine] sentiment," said Bobby Duffy, director of the policy institute at King's College London, which has been studying the public's attitude toward vaccines. "In fact, we've seen an increase in people's certainty to get a vaccine."

Dr. Duffy said one reason for the strong acceptance has been the success of the vaccine rollout. "The speed with which it has happened and the fact that very little has come up in terms of side-effect issues is giving people a lot more faith," he said. "There are very few people who are saying definitely no to the AstraZeneca vaccine."

Britain has bet heavily on this vaccine, which was developed last year in conjunction with scientists at the University of Oxford. The government invested £88-million (\$154-million) to produce it and Britain was the first country to authorize its use.

The AstraZeneca vaccine has become the cornerstone of the government's immunization effort, which has been among the fastest in the world. More than 26 million doses of the AstraZeneca jab had been administered as of April 21, according to figures released last week by the Medicines and Healthcare products Regulatory Agency (MHRA). That represented 59 per cent of all vaccinations, which also included shots of the Pfizer-BioNTech and Moderna vaccines.

The MHRA said it had received reports of 209 cases and 41 deaths involving cerebral venous sinus thrombosis, or CVST, a rare condition that occurs when clots form in veins that drain blood from the brain. All of the cases occurred in people who had received the AstraZeneca vaccine and the tally had increased from 168 cases and 32 deaths in mid-April. The agency said the risk level had increased to 9.3 cases for every one million doses, from 7.9 per million.

The MHRA and other health officials have insisted that the benefits of the vaccine far outweigh any risks. However, the government has recommended that people under the age of 30 should be offered an alternative vaccine, if available.

Unlike several countries in Europe, Britain did not pause its use of the AstraZeneca vaccine and the government has been consistent in urging people to get the jab. Canada, by contrast, has offered mixed messages. This week the National Advisory Committee on Immunization recommended the Pfizer and Moderna vaccines over AstraZeneca's because of the blood clot concerns. That went against Health Canada's advice, which advised that Canadians should take the first vaccine they are offered.

Bill Graham, who helps run a vaccination clinic northwest of Leeds, said public reaction to the blood clot reports in Britain has been muted and he's seen little reluctance in the take-up of the vaccine. "There's been virtually none," Mr. Graham said Wednesday when asked about any hesitancy. "When [AstraZeneca] is in the news, out of a day clinic of 600 people, we might have one to five refusals."

Tom White, a retired doctor in Yorkshire who has volunteered as a vaccinator, said only a few people have failed to show up for appointments for the AstraZeneca jab. "Overall, the vaccine program here seems to have been going pretty well," he added.

A study released last week by Dr. Duffy's group at King's College found there had been only a slight increase in the number of people who said they didn't want the AstraZeneca vaccine and the vast majority of those surveyed said they had no preference. The study, which involved nearly 5,000 people, also found that 81 per cent of respondents believed that all vaccines were safe. That was up from 73 per cent in a similar survey in December.

There's ample evidence that the immunization program is working. The number of daily infections and deaths from the virus fell to 2,144 and 27 respectively on Wednesday. That compared to more than 60,000 infections and 1,500 deaths some days in January when a new variant of the virus began to sweep across the country.

The government has grown confident enough to announce that much of the economy will re-open on May 17, when people will be allowed to dine indoors at pubs and restaurants and take holidays abroad. If all goes well, nearly all pandemic restrictions will be lifted by the end of June. A pilot program to test whether large crowds can return to sports events, nightclubs, theatres and festivals has also reportedly gone well although final results will only be released in a few weeks.

"The data on the vaccines is getting ever more encouraging," Neil Ferguson, an epidemiologist at Imperial College London, told the BBC this week. He and other health experts said fears of another wave occurring this summer as restrictions ease have largely faded.

The infection rate would have to be much higher before hospitals became overwhelmed, said Dr. Ferguson. "And we think that it's actually unlikely to happen unless a variant comes along which resets that relationship again," he said.

May Could See American Tourists Allowed Entry Into UK

By Christopher Jasper, Bloomberg, April 29, 2021

<https://www.bloomberg.com/news/articles/2021-04-29/heathrow-sees-singapore-maybe-u-s-making-u-k-travel-go-list>

American tourists may be allowed to travel to Britain next month as part of a plan to gradually re-open the U.K.'s borders, according to the head of London's Heathrow airport.

Progress on COVID-19 vaccinations in the two countries could allow the U.S. to be included on the so-called Green List of countries from which people will be able to travel to Britain without quarantine, Heathrow Chief Executive Officer John Holland-Kaye said in an interview on Thursday, April 29.

While it wouldn't necessarily be reciprocal, the move would make it easier to travel to the U.K. from the U.S. than from some parts of the European Union, where coronavirus shots haven't been rolled out as quickly.

Even a limited restart of U.S. services would come as a huge boost for Heathrow, which relies on the market for 20% of its traffic. The airport, Europe's busiest prior to the pandemic, said passenger numbers remained stuck at just 9% of usual levels in the first quarter as current curbs limit operations at carriers such as British Airways and Virgin Atlantic Airways Ltd.

Locations also likely to feature on the U.K. Green List include Singapore, Hong Kong, Australia, New Zealand, Israel and Iceland, plus some Caribbean destinations, the CEO said. Heathrow has been in constant communication with the government over the impact of the pandemic as well as plans for a resumption in travel.

Holland-Kaye said he expects Prime Minister Boris Johnson's government to publish the country list as soon as the end of next week.

The government has targeted a re-opening of travel as soon as May 17, though the impact won't be clear to airlines until criteria for how countries are divided between the three-category system are released. Arrivals from places marked green will still require a minimum of two COVID-19 tests, but those listed as amber or red will additionally face quarantines.

Some short-haul leisure destinations could be green-listed, but most likely only to island sunspots such as Spain's Balearics and Canaries, Holland-Kaye said. Mainland Spain and Greece may not feature until June and July respectively.

The U.K. will confirm by early in May whether international travel can resume on May 17, and which countries will fall into each category, a Department for Transport spokesman said in an email.

While a full deal with the U.S. might be difficult to reach in time for the mid-May target, a unilateral U.K. re-opening could allow Americans to fly into the country for business and leisure trips, Holland-Kaye said. In that scenario, Brits seeking to go to the U.S. would have to wait for the Biden administration to reciprocate.

Bloomberg reported last week on bilateral talks between the U.S. and U.K. transport secretaries on a potential travel corridor.

As with the U.S., restrictions in Australia and New Zealand would limit any significant bump-up in air travel until the measures were reciprocal. Both countries are currently closed to all except residents and citizens.

While the U.S. has restricted entry from European countries including the U.K., Americans are allowed leave and return freely. The policy has led to a mini-boom in pandemic travel to Cancun in Mexico.

The European Union, which is behind the U.S. and U.K. on vaccinations, is also rushing to get a system in place that will allow for cross-border travel.

On Thursday, April 29, EasyJet Plc CEO Johan Lundgren called on the U.K. to put most of Europe on the Green List, saying studies show it would be safe. In an Aviation Club U.K. webinar, the low-cost carrier reiterated its plea for the government to publish the standards that will determine the traffic-light tiers and name the countries on the green list.

Heathrow said earlier that it may attract only 13 million passengers this year if travel markets aren't re-opened, increasing to 36 million in a best-case scenario. The hub lured 81 million travelers in 2019, a figure that fell to 22 million last year.

EU Executive Recommends Easing COVID-19 Restrictions To Allow More Foreign Travellers To Enter Bloc

By Gabriella Baczynska, Reuters, May 3, 2021

https://www.theglobeandmail.com/world/article-eu-executive-recommends-easing-COVID-19-restrictions-to-allow-more/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-5-3%20&utm_term=Coronavirus%20Update:%20Small%20percentage%20of%20Canadians%20contracted%20COVID-19%20after%20first%20dose,%20data%20show&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOjKtB

The European Union's executive has recommended easing COVID-19 travel restrictions next month to let foreign travellers from more countries enter the bloc, hoping to boost the stricken tourism industry this summer.

Under current restrictions, people from only seven countries, including Australia and Singapore, can enter the EU on holiday, regardless of whether they have been vaccinated but subject to tests or quarantine.

New proposals from the European Commission on Monday, May 3, but still requiring approval by the EU's 27 member states, would allow in fully vaccinated foreign citizens and those from countries with a "good epidemiological situation."

"Time to revive tourism industry and for cross-border friendships to rekindle – safely," Commission President Ursula von der Leyen wrote on Twitter.

People arriving from Britain, Russia and a number of other countries would meet the new criteria, according to data provided by the Centre for Disease Control and Prevention (CDC). U.S. citizens would not currently do so.

"We want to have this done before the mass summer travel starts," an EU official said.

EU member states are due to start discussing the proposal on Tuesday, May 4 and the official hoped it would be approved this month.

Big Losses

Travel restrictions because of COVID-19 have inflicted heavy losses on the tourism industry in the EU, which at times has struggled to agree on a common response to the pandemic.

If the new proposals are agreed upon, specific EU countries would be expected – but not legally obliged – to follow the new joint approach. Greece has already agreed to welcome vaccinated tourists from Israel.

Other measures to support tourism this summer include a central EU register allowing free travel for the bloc's citizens holding a so-called "green certificate" proving they have been vaccinated, have had a negative COVID-19 test, or have immunity after recovering.

"The green certificate, for the Luxembourg government is one of the elements that would allow us to get back to normality as fast as possible," Prime Minister Xavier Bettel said in separate comments on Monday, May 3.

The Commission recommended allowing people fully inoculated with EU-recognised vaccines to be able to enter from any country, and said other vaccines could be added if they are approved by the World Health Organization (WHO).

The European Medicines Agency has authorized the use of shots by Pfizer, Moderna, Johnson & Johnson and AstraZeneca in the EU.

The WHO has also approved those vaccines for use and is expected to decide on the use of two Chinese vaccines this week. Both agencies are considering Russia's Sputnik V vaccine.

The Commission said reciprocity should be considered when deciding to allow leisure travel from third countries.

To limit the risk of importing new coronavirus variants, the Commission also proposed a new “emergency brake” that would allow the swift introduction of travel restrictions from countries where the health situation deteriorates sharply.

EU countries would review the situation every two weeks.

BioNTech Founders Expect COVID-19 Pandemic To Last Until Mid-2022

By Bojan Pancevski, The Wall Street Journal, May 4, 2021

The surge of coronavirus infections in developing countries such as India amid a relative scarcity of vaccine supply means that the pandemic will keep spreading until mid-2022, according to the inventors of the first COVID-19 vaccine authorized in the West. Because of the urgency, authorities should consider such measures as mixing and matching vaccines from different manufacturers, the founders of BioNTech SE said at The Wall Street Journal’s CEO Council Summit on Tuesday, May 4. The German company teamed up with Pfizer Inc. to test, manufacture and distribute its vaccine. “We need to ensure really high vaccination rates worldwide. Otherwise, no one will be safe,” said Uğur Şahin, BioNTech’s chief executive officer. He said the pandemic would only end when herd immunity is accomplished worldwide. “By mid-2022, even regions with high density populations like India will reach a high rate of vaccination and herd immunity,” Dr. Şahin said. “We will see in the next 12 months an increasing number of industrial, developing and low-income countries reaching this type of herd immunity just by increasing the manufacturing capacity of the currently existing players and adding new manufacturing sites.” Dr. Şahin, who founded the company with his wife, Özlem Türeci, said they were expanding their manufacturing alliance of more 30 companies in order to produce more vaccines to supply countries such as India.

Read Story (Subscription Required): https://www.thestar.com/wsj/business/2021/05/04/biontech-founders-expect-COVID-19-pandemic-to-last-until-mid-2022.html?source=newsletter&utm_content=a04&utm_source=ts_nl&wul=tre&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=sbj_53646

OTHER CAFII MEMBER-RELEVANT INDUSTRY NEWS

Former CAFII Board Vice-Chair Joane Bourdeau Joins Financial Horizons Group Team Formed To Capitalize On Life and Health Insurance For High Net Worth Clients Regaining Momentum Despite Social Distancing

By Alain Thériault, Insurance Portal, April 28, 2021

After a setback triggered by the first lockdown in March 2020, MGAs' sales of life and health insurance for high net worth individuals and financial planning cases have regained momentum.

In summer 2020, Financial Horizons Group (FHG) President and CEO Nick Pszeniczny told Insurance Journal that he wanted to step up sales to high net worth clients. Almost a year later, Denis Blackburn, president, Québec region at Financial Horizons Group, says the shift is underway. The Québec-based organization thus executed this cultural change in the thick of the pandemic. Its roots in Excel Force Financière grant the firm a strong foundation in the middle market. "Large cases have been growing since early 2021," Blackburn says. "We're not letting go of our existing sales force; we're strengthening it," he says. Part of this goal involved forming a strong team in Québec: Joane Bourdeau as vice president operations; Sylvie Amar as vice president product strategy and advanced markets; and Alky Ndzila as vice president sales.

Read Story (Subscription Required): https://insurance-portal.ca/life/insurance-for-high-net-worth-clients-regains-momentum-despite-social-distancing/?utm_source=sendinblue&utm_campaign=weekly_flash_202105-03&utm_medium=email

NAIC Begins To Discuss Whether COVID-19 Vaccination-Related Questions Should Be Allowed On Life Insurance Applications

By Allison Bell, ThinkAdvisor, April 13, 2021

https://www.thinkadvisor.com/2021/04/13/life-regulators-back-away-from-new-illustration-fight/?kw=Life%20Regulators%20Back%20Away%20From%20New%20Illustration%20Fight&utm_source=email&utm_medium=enl&utm_campaign=lifehealthdaily&utm_content=20210413&utm_term=tadv

Regulators at a recent National Association of Insurance Commissioners (NAIC) session on life insurance and annuities talked about the impact of COVID-19 on the life insurance purchasing and underwriting process.

Elizabeth Kelleher Dwyer, the Rhode Island insurance commissioner, and Karen Schutter, the executive director of the Interstate Insurance Product Regulation Commission (IIPRC), talked about what the IIPRC is seeing and doing in that area.

The IIPRC oversees life insurance applications and other forms for 46 states.

Schutter said states decide what insurance company underwriters can do with the information on the application forms.

Life insurers cannot ask applicants to diagnose themselves, or to answer open-ended questions about what could be symptoms of COVID-19, Schutter said.

Life insurance policies already in force cannot contain coverage exclusions for specific medical conditions, such as COVID-19, Schutter said.

She reported that some life insurers want to ask about whether applicants have been vaccinated against COVID-19.

The IIPRC decided against allowing vaccine-related questions on compact-approved forms, in part because of the current limited level of consumer access to the vaccine, Schutter said.

Damage From COVID-19 Eludes Property Insurance Coverage

By Christina Varga, Special To The Globe and Mail, May 4, 2021

https://www.theglobeandmail.com/business/industry-news/property-report/article-damage-from-COVID-19-eludes-property-insurance-coverage/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-5-5_7&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb

Insurance exists to cover some of the risk for commercial property owners, managers and tenants, yet most policy holders are finding that the insurance they do have does not cover them from damage caused by the COVID-19 pandemic.

Class-action lawsuits have been launched against insurers in Canada and abroad, mainly to seek business interruption payouts because of forced closings, which insurers maintain is not covered in most plans.

While observers wait for those cases to be resolved, those in the industry say that the sector has been operating in an increasingly difficult environment in the past several years. Those factors, more than COVID-19, are likely to affect insurance products and pricing available to commercial real estate companies, they say.

No Coverage For COVID-19

“There’s really no coverage for COVID. Viruses, anything that’s non-property related, is very difficult to insure and is [generally] not covered by insurance,” says Neil Lacheur, principal and executive vice-president, real estate management services, Canada, for Toronto-based commercial real estate services firm Avison Young.

Even if insurers were to come up with pandemic products, pricing them would be difficult.

“Insurance works on the principle of looking back in time and determining what the frequency and severity of losses are and then projecting what they may be over the next 12 months when setting up what an insurance policy would be priced at. So, with respect to pandemics, specifically, there is no historical track record,” says Peter Kennedy, national director, real estate practice, for Aon Canada, a leading insurance broker.

The insurance industry started with fire coverage, Mr. Kennedy says, and physical damage is still the backbone of coverage.

“Back in the 1800s people would buy fire insurance. And then they added business interruption years later, and other things, like flood and hailstorm, windstorm and things like that.”

But for businesses closed by broad government mandates, interruption clauses generally do not apply. “So, the challenge you have with COVID-19 in many cases is when the government says to close down a city or region, there’s no physical damage suffered by premises, so the policy is not triggered,” he says.

What’s Driving Higher Rates

While those in the commercial real estate industry agree that the pandemic is not a major driver of insurance concerns, the insurance market has been undergoing rapid change in the past couple of years, including rethinking products and boosting premiums.

A rise in catastrophic and other events has raised costs for the insurance industry, while a low interest-rate environment has reduced investment returns, says Jeffrey Charles, a managing director at Arthur J. Gallagher Canada Ltd., a risk management and insurance brokerage company.

“The accumulation of attritional losses is as bad as single cat events today,” he says, referring to events such as the recent Texas ice storm, which are not considered cat, or catastrophic, events, but add up to massive losses.

“It’s not a major windstorm, it’s not a flood, it’s not a forest fire, all of which would be categorized as a catastrophic event. ... But it’s actually an accumulation of attritional losses. The Texas circumstance is going to be comprised of several hundreds, if not thousands, of individual losses that all accumulate up to a total number that is staggering.” The figures are about \$20-billion in total loss, he adds. “And that’s something that is going to have an impact on property insurers and underwriters.”

This is happening globally, which also affects the Canadian insurance market. And the reinsurers, which are insurance companies that insure the risks of other insurance companies, are also affected, driving rates higher, Mr. Charles adds.

Along with low interest rates that affect returns on the investments insurers make with the premiums they collect, insurers are managing costs and returns “by changing their price or by changing the amount of insurance they’re willing to put on the street for any one risk,” Mr. Charles says. “And those two things are creating challenges for the real estate operator.”

In this climate, it is importance for real estate companies to re-evaluate not only their insurance policies, but also their relationships with their insurers, and the information about their assets available to their insurers, he adds.

Property Risks

“The things that we worry about are fire, flood, water – water coming from the bottom, water coming from the top. Those are the fundamentals that we manage against [through capital improvement and ongoing maintenance] and fundamentally insure against,” Mr. Lacheur says.

The risk varies across building type and depends on where assets are located.

“Industrial buildings are pretty simple,” Mr. Lacheur says. “They have a roof and walls and some basic systems. The risk is if you have a 50-storey office building and you have a water event on the 50th floor, it’s potentially catastrophic in that it could impact easily 20 floors or more of tenant space. And each of those become insurable events.”

Each part of the country has got its own set of risks, Mr. Kennedy says. “Earthquake risk on the West Coast, a good chunk of British Columbia, is a much higher concern for people who have assets in that area, as is the Ottawa Valley and Quebec City corridor, which is a secondary earthquake zone. Flood risk is a challenge for people who have assets near major rivers, like Calgary and ... the Saguenay River area. ... Then you have hailstorm [and tornado] risks that are more prominent on the prairies, and wildfire risks are more prevalent where you are surrounded by forest. On the East Coast you have hurricane risks.”

Lessons From The Pandemic

“The lesson to be learned [from COVID-19] is that everyone needs to be focused on all kinds of outcomes and probabilities of anything that can happen, and ... determine what can we do to mitigate that risk. Either in a practical sense or on a risk-transfer basis, which is what essentially insurance is,” Mr. Kennedy says.

But, because it would be prohibitive to act on and insure every risk, it is important for companies to have a broader enterprise risk management plan, he adds.

“Risk is only increasing in importance and will continue [to do so] over the foreseeable future,” Mr. Kennedy says. “The world is just a riskier place, as we have seen, and that manifests itself in many cases to your insurance costs. And real estate is just as much if not more susceptible to all that because it’s broad-based across the country.”

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY NEWS

Canadians' Saving And Spending Habits May Have Changed Forever

Scotiabank study finds intentions on saving more and being more careful consumers have shifted because of the pandemic

By Steve Randall, Wealth Professional, May 5, 2021

https://www.wealthprofessional.ca/news/industry-news/canadians-saving-and-spending-habits-may-have-changed-forever/355666?utm_source=GA&utm_medium=20210505&utm_campaign=WPCW-MorningBriefing-20210505&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

The pandemic-related changes to Canadian consumers' saving and spending habits have revealed the potential of taking better care of their finances.

Many people are planning to retain their recently developed financial habits according to a new study from Scotiabank.

Some of the industries most impacted by lockdowns are likely to see a spike from pent-up demand with overseas travel and restaurant meals with friends both ranking among the top 3 post-pandemic intentions along with large family gatherings.

However, more than a third of respondents say they intend to cut back on discretionary or unnecessary spending and a similar share will do research on purchases more carefully than before.

Almost three in ten consumers plan to keep up emergency savings and the same percentage are aiming to stick to a monthly budget.

"The Scotiabank survey highlights Canadians' eagerness to spend on what they've missed out on for more than a year – travel, restaurant dining, attending social events - but we're encouraged that so many plan on carrying the strong money habits they've developed into the future," said D'Arcy McDonald, SVP, Deposits, Investments, & Payments at Scotiabank.

Almost half of respondents said they have saved more during the last year than in a typical year and 47% believe they can maintain the same level, although 25% don't think they can.

Insurance Industry Investment In Artificial Intelligence On The Rise

By Kate McCaffery, Insurance Portal, April 27, 2021

Data and analytics firm, GlobalData, says technology, specifically artificial intelligence (AI) will play a notable role in improving the efficiency of existing operations while helping insurers to expand product lines and customer service going forward. A new survey from the firm finds that AI platform spending will grow by almost a quarter each year between 2019 and 2024.

“Applications for AI in insurance now span the sector’s value chain – from product development and risk profiling to claims handling. As more legacy insurers inevitably move to the cloud, AI platforms, which are more compatible with these operating systems, are certain to see greater traction,” says GlobalData thematic analyst, Sophia Patel. “Existing insurance firms need to adapt and invest in newer technologies to remain competitive against insurtechs. We have seen some bigger insurance companies leading the way with AI tools, but the emergence of specialist tech vendors over the last few years means these platforms are increasingly accessible to ordinary insurers.” A new report from GlobalData, Thematic Research: AI in Insurance, forecasts that AI platform revenues in the insurance sector will reach \$3.4-billion in 2024, up from \$1.2-billion in 2019. “This represents a huge compound annual growth rate of 23 per cent over this period,” says the report. The research also suggests that vendor partnerships, over in-house expertise, will be the preferred and most cost-effective mode of AI adoption.

Read Story (Subscription Required): https://insurance-portal.ca/life/industry-investment-in-artificial-intelligence-on-the-rise/?utm_source=sendinblue&utm_campaign=weekly_flash_202105-03&utm_medium=email

Insurance Must Take On Workplace's Headwinds With Digital Transformation

By John Rodgers, Rajeev Aggarwal, and Brian Nordyke, SSA & Co., April 26, 2021

https://www.dig-in.com/opinion/insurance-must-take-on-workplaces-headwinds-with-digital-transformation?position=editorial_5&campaignname=DIG%20Weekend%20update-05012021&bt_ee=3G7n%2BwLWH4AQyZ8VFse4x2T%2BodMTwxAamiy6Ry%2Fmgj45dROQJHvAug55QeISWumP&bt_ts=1619874059735

The insurance industry will continue to change rapidly over the next decade, furthering trends that have already begun. Well documented are the drastic industry changes accelerated by the COVID-19 crisis, and firms that intend to become or remain market leaders must be prepared to adapt and innovate. Both incumbents and new entrants will need to not only improve on their existing business models but also take into account of increasing innovation in the insurtech space, which saw nearly 250 private funding rounds and IPOs of \$33 billion in market capitalization in 2020 alone. Given the increasing pressures on margins, insurers will need to contend with these changes while also remaining operationally disciplined and focused on efficiency.

Based on our experience working with major carriers, brokers, reinsurers, and digital service providers, as well as through market research and interviews with industry experts, we have pared down the changes to the insurance industry to seven key trends companies must consider for sustained excellence and continued margin expansion in an increasingly digital market.

New technologies, from enhanced data capture, particularly in the personal insurance space, to risk analytics and machine learning to digital enablement and automation are expected to fundamentally change how insurance is distributed, how risk is assessed, how products are developed, and how customers interact with insurers for servicing. As each of these technologies matures within the insurance space, existing functions will be automated or enhanced with AI and analytics, with many middle and back-office functions seeing as much as 50 percent of their volume decrease and front office functions (such as underwriting, distribution, and actuarial roles) becoming increasingly specialized. Key roles and capabilities within the industry will shift as technology becomes embedded in core functions, and emerging technologies will be intertwined with the work of human employees to increase efficiency and reduce the time it takes to complete operations.

However, alongside this redefinition of roles comes an accompanying talent crisis for the industry. More than 400,000 employees will retire from the insurance industry in the next five years. Noting that insurance has attracted fewer individuals in the millennial generation, this attrition alone is cause for concern. Firms will need to shift their approach to recruiting and retaining talent as well as investing in technology to bridge the gaps. However, insurers should also view this as an opportunity to further embed deeper reliance on new technologies and a more malleable mindset within the culture of their organization. Firms that seize on this shift in mindset by employing a robust talent acquisition program will yield benefits far into the future. Insurance – particularly in the complex commercial risk space – is still a relationship business that requires human intervention. Firms that can effectively segment risks into those that can be more accurately assessed via algorithms, versus those that require human intervention, will be winners in the long run on risk selection and operational efficiency.

The workplace itself is changing, too. While COVID-19 has forced a shift in remote work and flexible schedules with increasing expectations on workplace agility, insurance companies generally lag behind other financial services institutions in workplace agility. However, looking at flexibility as a measurable asset has highlighted paths to increased efficiency and agility: There is a 20 to 30 percent increase in throughput and efficiency when effectively deploying a flexible work environment, and the acceleration of process automation will further help improve margins, reduce costs, and serve clients more efficiently. Firms that utilize agile and cross-functional teams are more effective and realize better results than those with siloed alignment.

The industry is already facing significant disruption, as small to mid-sized firms begin offering more customization and simplified, user-friendly solutions. It is imperative that legacy firms shift from their traditional mindset in order to remain competitive. Firms that can frame the shift in customer expectations as an opportunity and build their organizations and capabilities (either organically or through acquisition) around what customers want will be tomorrow's success stories.

As more consumer-facing financial services firms offer multi-channel customer engagement paired with a digitally literate salesforce, insurance customers have begun to demand a similarly compelling experience. The market is already rewarding insurtechs, such as Lemonade, that have proven their ability to capitalize on this trend with consumer-facing apps that emphasize ease of access and fast, reliable responses.

However, our ever-changing risk landscape, covering events from breaches in cybersecurity to natural catastrophes and COVID-19, will necessitate an acceleration of hybrid and AI technology adoption in order to meet more diverse consumer and business needs. Offerings will trend toward more service options and prevention, while organizationally, M&A will play a role as the industry consolidates and adopts fintech and insurtech.

These new product offerings will require changes in capabilities, skills, and behaviors, and even more, a shift in organizational structure itself. The size of the global outsourcing market has grown rapidly over the past three years, from \$24.6 billion in 2017 to a projected \$220 billion by the end of 2020. Insurers, too, will move toward more partnerships and outsourcing of skills. Successful firms will focus on expanding and improving upon core capabilities such as risk assessment and effective capital management and look to partners for non-core and supporting capabilities. As digital enablement of capabilities increases, the breadth of the supporting functions that can be serviced by partners will also increase, meaning the successful carrier or broker of the future is one that not only manages its own front office well but also has an effective organization spanning multiple partners.

In the face of these challenges, insurers are adapting their business strategies to attract, service, and retain customers in new and innovative ways. Technology and digital enablement will continue to impact the internal processes and people required to run a leading carrier, as well as customer interaction models and experience. Increasingly, firms will focus on their front office differentiation and value to customers while employing partner networks for non-core activities, ultimately forming their strategy for acting in and reacting to the changing market. In this swiftly changing world, the most effective organizations will be quick to adapt, communicate actively, and coordinate consistently across different teams, geographies, and business units.

By way of introduction to this series of articles, these key factors will predicate the meta-transformation the industry must undergo, and on which insurance companies must focus over the next decade: AI, analytics, automation, and digital enablement; the emerging talent crisis; multi-channel customer engagement; more and less measurable risk; product and service portfolios; partner networks and external knowledge sourcing; and operating model changes. Each of these areas will be explored in further depth in future pieces. The combination of these trends is helping insurers drive continued productivity – in both front office distribution and underwriting and in the middle and back office – and will be key to maintaining profitability and competitiveness moving forward.

UPCOMING WEBINARS AND EVENTS

Web Seminar: How Insurers Fueled Transformation During a Pandemic

Date: Tuesday May 11, 2021

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

In this live webinar, we'll look at how leading insurers not only addressed the immediate challenges caused by global lockdowns but also found new efficiencies along the way.

Get insights into some of the emerging technologies that are driving innovation in insurance, including the Cloud, artificial intelligence, and low-code. We'll also explore how these technologies reduce claims leakage while improving claims accuracy, employee productivity, and customer satisfaction.

[Register Here](#)

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: McMillan LLP On Advertising In The Virtual World

Date: Thursday June 17, 2021

Time: 12:00 pm – 1:30 pm EDT (90 minutes)

Join members of McMillan LLP's Marketing and Advertising Group on **Thursday, June 17, 2021 at 12 pm ET** as we discuss current trends in marketing and advertising in an increasingly virtual world, and during the ongoing global pandemic. Topics include:

- Digital Enforcement in a Virtual World
- Under the Influencer
- Advertising Issues au Québec
- Comparative Performance Claims
- Ad Standards Disputes - How to Win

[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](#)