

CAFII ALERTS WEEKLY DIGEST: April 9 TO April 16, 2021

April 16, 2021

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DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

Why The Quest For Good Soft Skills Can Often Be The Same As Looking For 'Whiteness'

By Sadaf Ahsan, Special To The Globe and Mail, April 9, 2021

"The Canadian workplace is culturally regulated to the disadvantage of workers of colour," explains Lorne Foster, professor of public policy and human rights at York University and director of the Institute for Social Research in Toronto. "Soft skills have become coded language for white favouritism in hiring practices." A successful set of soft skills, he says, often equates to culturally conditioned characteristics that normalize whiteness, which creates a difficult-to-reach bar for applicants of colour. These characteristics include, but are not limited to, communication style and patterns of speech and accent, such as "sounding Canadian," and speaking white standard English. The problem, however, is that such traits often imply a certain style of interaction. And because different cultures have different styles of communicating, a barrier can exist when the majority of people look and speak one way, and those hoping to be included look and speak another way. Much of this bias is due to prevailing stereotypes of certain cultures, and it's the same force that allows a bold and brash white man to be viewed as confident, even as an outspoken Black or brown woman is seen as cocky or aggressive. And research shows that while East Asian cultures are more inclined to take turns in conversation and use more unspoken context clues, they might be considered anti-social compared with their white co-workers. The soft skills gap, in other words, is evident even in the seeming minutiae. "Cultural fit reinforces lack of diversity, creates corporate monocultures, and feeds groupthink," Prof. Foster explains. "Cultural add reinforces diversity, promotes the exchange of ideas and welcomes constructive challenges to the way of doing things, he said. "Rather than hamstringing people of colour by requiring familiarity and fit with the status quo corporate culture, a cultural-add mindset focuses on bringing something different to the table that positively contributes to a modern global work force."

Read Story (Subscription Required): https://www.theglobeandmail.com/business/careers/article-why-the-quest-for-good-soft-skills-can-often-be-the-same-as-looking/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-4-9_7&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOjKtb

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Former National Bank Insurance Executive To Tap Lessons Learned There In Modernizing Humania's Group Insurance Business

By Alain Thériault, Insurance Portal, April 6, 2021

Stéphane Rochon, CEO of Humania Assurance, has announced that it is revamping the corporate structure of group insurance business. Nicolas Moskiou, newly appointed vice president, group insurance and customer experience, will be in charge of modernizing group insurance. He had been working as vice president, operations since joining the insurer in December 2019.

Moskiou joined Humania in December 2019, after leaving his position of chief actuary and leader in AI at National Bank Insurance, a National Bank of Canada subsidiary. In this position, he was involved in an online life insurance sales initiative in 2018 with the digital platform Breathe Life. The Concordia University graduate and Fellow of the Society of Actuaries has held several other key actuarial roles, including head actuary at Québec Blue Cross and senior actuary at AXA. In managing the insurer's day-to-day operations, Moskiou plans to apply the lessons learned at National Bank Insurance. "I've seen for years that the actuary is usually at the forefront of an insurance company. Everything traditionally revolves around them. Regarding the transformation of insurance operations at National Bank, I've noticed that it's more about operations being at the centre of an insurance company." He gives the example of the claims department. "Increasingly, we are noticing that an insured with a perfect claims experience will automatically recommend their insurer." Claims analysts are pivotal here. "Their role is not just to take notes and decide between accepting or rejecting a claim. Analysts support and guide clients through difficult times," the actuary explains. He also emphasizes the importance of administrative services and customer service in cultivating a quality customer experience. Another memorable aspect of his digital distribution experience with National Bank Insurance is the speed of development, a quality he finds at Humania. "With the bank and the Breathe Life platform, it took four months from product development to platform development." Nicolas Moskiou mentions that the development of an insurance product traditionally took between 9 and 18 months in the industry, with 9 months being considered fast. "At Humania, product development takes about three to four months."

Read Story (Subscription Required): https://insurance-portal.ca/life/humania-assurance-restructures-group-sector/?utm_source=sendinblue&utm_campaign=weekly_summary_202104-09&utm_medium=email

Canada Life Unveils Flexible Term Life Insurance Product

By Leo Almazora, *Life/Health Professional*, April 9, 2021

https://www.lifehealthpro.ca/news/canada-life-unveils-flexible-term-insurance-product-354789.aspx?utm_source=GA&utm_medium=20210409&utm_campaign=WPCW-Newsletter-20210409&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Canada Life is opening up a continuum of choice for term life insurance seekers with its new customizable term product.

With Canada Life's My Term life insurance, customers are able to pick any term length between five and 50 years, up to age 85, based on their unique needs.

"Gone are the days when customers have to pick a term product based on a pre-set time period," said Paul Orlander, executive vice president, Individual Customer, Canada Life. "With today's announcement, we are offering our customers exactly what they need to fit their unique life situation."

My Term gives policyholders the flexibility to modify their existing coverage, including converting to a permanent life insurance policy or extending coverage on an annual basis without additional underwriting.

It also promises affordable premiums that are fixed for the term of years selected, as well as the ability to customize coverage with options such as accidental death benefit, disability waiver of premiums benefit, and other riders.

“Unique and innovative solutions for customers means that if their needs change, their policy can change with them,” Orlander said. “Whether it’s short-term coverage for a car loan debt or long-term coverage for mortgage protection, customers can work with their advisors to determine the solution that’s best for them.”

The My Term product replaces Canada Life’s previous lineup of Simply Preferred stand-alone term 10, term 20, term 30, and term-to-age-65 products.

Feds Should Be ‘Cautious’ And Avoid Overstimulation With Upcoming Budget: RBC CEO

Dave McKay also spoke at the bank’s AGM about the need for a more inclusive Canadian society

by Tara Deschamps, The Canadian Press, April 8, 2021

https://www.investmentexecutive.com/news/industry-news/pandemic-exposed-a-critical-need-for-a-more-equitable-society-rbc-ceo/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=I-NT-EN-All-afternoon

The head of the Royal Bank of Canada says the federal government should be cautious about overspending in its forthcoming budget.

“We don’t want to overdo this and some of the numbers that I’m hearing could lead to overstimulation,” Dave McKay, the bank’s chief executive, said during a media roundtable Thursday.

“Why not keep our powder dry and see how we recover knowing that you’ve got dry powder to interject quickly, as we’ve shown we can do in the past year, if things aren’t playing out the way we hoped?”

McKay’s comments come ahead of the April 19 budget and as the COVID-19 pandemic continues.

After a year of job losses, business closures, extreme pressure on health care, and rent and unemployment relief programs, many are expecting the government to dig even deeper into its coffers to ensure Canada bounces back.

McKay recommended the government use a strategy from his basketball coaching days: “read and react.” That means preparing to act when needed but behaving more cautiously in the meantime.

He believes that approach is best because interest rates are at historic lows, with \$220 billion of cash on consumers balance sheets and even more on commercial sheets.

Those factors provide significant fiscal and monetary stimulus already, he said, but if the government avoids a huge spend now, it will be able to jump in quickly if the rebound doesn't materialize.

McKay also had advice for how the country could handle the overheating real estate market, which has seen sales soar during the pandemic and average prices in many housing categories top \$1 million in Toronto and Vancouver.

Supply, however, has not kept up with demand.

Often monetary policy is used to quell the imbalance and make servicing a larger home and mortgage more expensive, but McKay said in a pandemic, that's not really an option.

He, instead, floated increasing the qualifying rate used for mortgages — a measure the federal bank regulator proposed Thursday afternoon, April 8.

“If you were to increase that in the short-term, that would put pressure on people overstretching to service a larger home with a low interest rate (and) that would take some of those buyers that require a large down payment out of the marketplace.”

While there has been talk of taxing capital gains on the sale of owner-occupied principal residences, McKay called the concept “politically unacceptable” and “bad policy” and said it doesn't make economic sense.

He recommended the country instead listen to what homebuyers want and plan for immigration, which will pick up whenever pandemic-induced travel restrictions are lifted.

“Some action will be necessary to cool this in the short-term,” he said, but modest measures would likely suffice. “We don't have to over-react to this. We can tweak some of our policies and try to slow down demand while supply catches up.”

McKay commented on housing and the budget just after wrapping up his bank's annual general meeting, which was held virtually for the second year in a row because of the health crisis.

He focused much of his speech on pushing for society to become more “inclusive, fairer and sustainable” by addressing climate change, inequities that hold people back, the future of work and the digital economy.

The bank received a shareholder proposal requesting it adopt company-wide, quantitative, time-bound targets for reducing greenhouse gas emissions, but 68% of those at the AGM voted against it.

Amelia Meister, the senior campaigner at non-profit SumofUs who spoke in favour of the proposal, was disappointed with the outcome.

“If they are serious about tackling climate change, the bank must urgently set short and medium-term targets to reduce financed emissions,” she said in an email to The Canadian Press.

“Without these interim targets in place ... RBC’s 2050 pledge isn’t worth the paper it’s written on.”

The pledge she referred to involves a commitment to boost RBC’s sustainable financing target to \$500 billion by 2025 and achieve net-zero emissions by 2050.

McKay also used the AGM to commit to ensuring Black, Indigenous or persons of colour make up 40% of the 1,400 students RBC will hire this summer.

The move builds on RBC’s promise to ensure members of these communities amount to at least 30% of RBC’s executive appointments.

In 2019, 1.3% of RBC’s employees based in Canada identified as Indigenous, while 37% were minorities — defined by the bank as people who are non-Indigenous and non-Caucasian in race or non-white in colour.

Minorities made up 19% of the bank’s executives and 39% of those in middle management or more senior jobs that year.

By 2020, Black, Indigenous and people of colour made up 23% of executive appointments.

“The pandemic exposed, and in some cases, widened inequities that hold people down and communities back,” said McKay. “Our society has a moral obligation and an economic imperative to bring everybody forward collectively and inclusively.”

Policy-Makers Should Tackle Housing Supply With More Density And Transit: CIBC CEO

CIBC's Victor Dodig commented on Canada's heated housing market ahead of the bank's annual general meeting

By Tara Deschamps, The Canadian Press, April 8, 2021

https://www.investmentexecutive.com/news/industry-news/policy-makers-should-tackle-housing-supply-with-more-density-and-transit-dodig/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

The head of Canadian Imperial Bank of Commerce (CIBC) said policy-makers should dramatically increase the country's housing supply, as sales and prices soar to record levels in cities including Toronto and Vancouver.

CIBC chief executive Victor Dodig said heated housing conditions could be alleviated with more urban and suburban density, along with transit infrastructure and policies freeing up non-environmentally protected lands in newer towns.

"There's not enough supply and in the end, you can regulate, regulate, regulate or you can look at opening up the market to more housing supply and I think that is the real long-term solution," Dodig said in an interview.

His remarks made ahead of the bank's annual meeting Thursday — the second to be held virtually because of the COVID-19 pandemic — come against the backdrop of several heated real estate markets that have spurred suggestions of a housing bubble among realtors and economists.

The Toronto Regional Real Estate Board said on Tuesday, April 6 that the average home price in the market surpassed \$1 million in March and sales volume during the month doubled from last year.

In B.C., the Real Estate Board of Greater Vancouver said the benchmark price for all residential properties in its metro area hit \$1,123,300 in March, and the number of sales across the region was up by more than 53% from February and 126% from March 2020.

The hot real estate market comes even as the pandemic forces governments to reinstate restrictions on gatherings meant to limit the spread of the disease.

Despite a significant uptick in COVID-19 cases and Dodig predicting "the path out of the pandemic will not be a straight line," he said during the annual meeting that he has "every reason for cautious optimism."

CIBC predicts GDP growth will amount to roughly 5.5% in Canada and 6% in the U.S. this year.

Dodig foresees households spending more of their income and some of the extra money they saved up over the last year, if the virus is better controlled.

He said this will help businesses, especially those who have been temporarily shut down, recover lost ground.

However, he warned that “we must be mindful of what we could face beyond the initial rebound” because “it’s not enough to just bounce back.”

“In the long run, higher spending may prompt inflation that could make debt more expensive to carry when compared to historically low rates today,” he said.

“That could make the challenge of managing higher pandemic-induced debt loads that much greater for governments, corporations and consumers alike.”

Questions about the future of work and the bank’s office footprint were also front-of-mind.

The bank recently entered the final phase of construction on the first of two office towers in downtown Toronto to be known as CIBC Square.

Plans for the towers were made well before CIBC ordered many staff to work from home during the pandemic.

The company said earlier this week in a blog post that the majority of staff will continue working off-site until at least September, but that “the future of how and where we work will blend the best of both on-site and remote work” for many workers after the pandemic cools down.

“Nobody can put a finger on it precisely, but everyone’s recognizing that there’s a remote element to work that we’re all getting increasingly comfortable with,” Dodig said in an interview.

“For some, it will be more perpetually remote, depending on your job. For others, it will be not be remote at all, but the vast majority of us will be somewhere in between.”

Dodig also thanked retiring board chair John Manley for his service and welcomed Kate Stevenson as his replacement.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Use ‘Garlic-Breath Distancing’ To Stay COVID-Safe, Says Expert

By Sarah Marsh, The Guardian, April 15, 2021

[Use ‘garlic-breath distancing’ to stay COVID-safe, says expert \(msn.com\)](https://www.msn.com/en-ca/news/health/use-garlic-breath-distancing-to-stay-covid-safe-says-expert)

People should use the “garlic-breath distance” to decipher whether they are close enough to another person for coronavirus transmission to occur, an expert has said.

Dr Julian Tang, a consultant virologist at the Leicester Royal Infirmary and the author of a new study published in the British Medical Journal (BMJ), stressed that governments and health leaders should “focus their efforts on airborne transmission”.

Asked if focusing on hand-washing and sanitising was wrong, he said the emphasis was not correct. Speaking on Sky News, he said: “So the message ‘hands, face, space’, we think should be really ‘space, space, hands’. The way this virus transmits is really through conversational distance, within one metre.

“When you’re talking to a friend or sharing the same air as you’re listening to your friend talking, we call it the garlic-breath distance. So if you can smell your friend’s lunch you’re inhaling some of that air as well as any virus that’s inhaled with it.

“And this is why we say that masking is fine, social distancing is fine, but the indoor airborne environment needs to be improved and that can be done with ventilation.”

The British Medical Association (BMA) said the government had clearly conveyed the “hands, face, space” message but more needed to be done to promote the importance of fresh air. Pubs, bars and restaurants, workplaces and other public settings should be given ventilation guidance as they prepare to bring customers indoors again, the BMA said.

An article in the BMJ emphasised the importance of aerosol transmission of the virus. The authors, from the University of Leicester, the University of Hong Kong, Edinburgh Napier University and Virginia Tech in the US, said the “tiniest suspended particles can remain airborne for hours”.

They added: “People are much more likely to become infected in a room with windows that can’t be opened or lacking any ventilation system.”

The article went on: “It is now clear that Sars-CoV-2 transmits mostly between people at close range through inhalation. This does not mean that transmission through contact with surfaces or that the longer-range airborne route does not occur, but these routes of transmission are less important during brief everyday interactions over the usual 1-metre conversational distance.

“The transmission of Sars-CoV-2 after touching surfaces is now considered to be relatively minimal.”

Dr Chaand Nagpaul, the chair of the council of the BMA, said the article emphasised how crucial clean airflow was. “There has been much discussion by the government and in the media about ‘hands, face and space’ but much less about the critical importance of fresh air and throughflow in buildings and on public transport.

“As restrictions are eased, and there is greater mixing between people in enclosed spaces, it is vital that measures are taken to ensure adequate ventilation.

“A failure to ensure adequate levels of ventilation in indoor areas runs the serious risk of a rebound increase in COVID-19 infections. Crucially, patients and the public need to know they are as safe as they can be and at low risk of becoming infected with COVID-19 when they return to the office, go shopping, or go into leisure settings.”

Quebec's Premier Just Shared Three Reasons Why Life Will Return To Normal By June

By Brittany Burr, Narcity, April 15, 2021

[Quebec's Premier Just Shared 3 Reasons Why Life Will Return To Normal By June \(msn.com\)](#)

If you've been asking yourself "when will COVID-19 end?" you are not alone.

During a press conference on April 15, Quebec's premier, François Legault, said that the province will welcome back normal life by late June 2021.

Legault said that the return of normal life (or near-normal life) will come as a result of three main factors, the first being the end of the school year. He said that schools are a place of high transmission.

The next reason he shared was COVID-19 vaccinations across the province. The provincial government plans to get all Quebecers a first dose if they want one by Quebec National Day on June 24.

Finally, the premier said that the warm weather in the summer will help reduce the risk of spread. While he didn't explain how the heat will impact the pandemic, he did include it in his list of factors that will steer us back towards normal life.

Trudeau Says He'd Be 'Supportive' Of New Interprovincial Travel Restrictions

The PM said he'd back restrictions to stem the third wave of COVID-19.

By Helena Hanson, Narcity, April 15, 2021

[Interprovincial Travel Restrictions In Canada: Trudeau Says He's 'Supportive' Of The Idea - Narcity](#)

Prime Minister Justin Trudeau has confirmed that he'd be prepared to back interprovincial travel restrictions in Canada, in an attempt to prevent the spread of COVID-19 across the country.

Speaking to CBC Radio on April 14, the prime minister was asked whether he'd support restricting travel to and from certain provinces to help slow the third wave of the pandemic.

In particular, Trudeau was asked to comment on BC Premier John Horgan's recent indications that he is considering limiting travel in and out of B.C.

"Every step of the way, I've been supporting premiers and territorial leaders on what they need to do to keep people safe," Trudeau said.

The PM continued, "as we saw with the Atlantic bubble, as we saw with the Arctic territories, they make decisions around closing off the regions. That is something that we are supportive of."

He added that the decision to shut domestic borders would be up to the respective provincial governments, while the federal government's role is to "help make those decisions easier [...] by providing income assistance and financial supports for businesses."

Trudeau Government Faces Calls For Level Playing Field On Airline Aid As Virus Clouds Summer Travel

By Allison Lampert and Steve Scherer, Reuters, April 15, 2021

[Canada faces calls for level playing field on airline aid as virus clouds summer travel \(msn.com\)](#)

The Canadian government is facing industry calls to extend financial aid to smaller airlines, after offering a C\$5.9 billion (\$4.71 billion) life-line to Air Canada, as new COVID-19 variants cast early clouds ahead of the vital summer travel season.

The timing of Monday, April 12's deal, which saw the Canadian government take a 6% equity stake in Air Canada, was partly designed to secure "access to air travel when it returns," as the country's vaccine rollout ramps up this summer, a source familiar with the discussions said.

But with the spread of new variants threatening to overtake the pace of vaccination, early hopes for a relaxation of Canada's strict travel requirements ahead of summer are fading.

Fears of a delayed recovery, along with the government deal with Air Canada, has upset the "level playing field" for air service with the airline's smaller rivals calling on the government for financial support.

"We want everyone to have access to the same programs," said John McKenna, chief executive of the Air Transport Association of Canada (ATAC), which represents smaller carriers.

On Wednesday, Air Canada joined rival WestJet Airlines in extending a three-month suspension of sun-destination flights to the Caribbean and Mexico originally slated to end on April 30, reflecting the government's current warnings against international travel.

The planned April re-opening of a bubble in Atlantic Canada, which would allow travel among the region's four provinces without the need to self-isolate, was postponed this week until at least May 3 over COVID-19 concerns.

WestJet said its previously-planned schedule for Atlantic Canada remains unchanged.

Canada's vaccine roll out has been slow, but it is ramping up now. By the end of June, some 44 million doses are expected, and everyone who wants to be fully inoculated will be by the end of September, Prime Minister Justin Trudeau has promised.

Canada's Liberal government, which will deliver its first budget in two years next week, has said talks with carriers such as Onex Corp-owned WestJet are ongoing.

"We hope that the other agreements come as soon as possible," the source familiar with the talks said, adding that "different airlines have different needs".

WestJet spokeswoman Morgan Bell said the airline is optimistic that a successful vaccine roll-out will support summer travel and expects "government policy will transition" with mounting jobs.

Canada, with some of the world's toughest travel rules, has a mandate that its citizens and residents arriving from abroad must self-isolate for 14 days.

Health Canada advised Canadians in a statement to avoid traveling outside the country "for the foreseeable future."

Calgary-based WestJet has asked the government to end an order requiring international arrivals to quarantine for up to three days in a hotel in favour of COVID-19 testing.

The government must decide whether to renew the controversial hotel order, which expires on April 21.

McKenna also urged the government to relax restrictions on travel with neighbouring United States.

"The government can come up with all the financial help they want," ATAC's McKenna said. "But until those things are relaxed we can't do anything."

Rivals Under Pressure To Copy Air Canada Financing Package

By Andrew Willis, The Globe and Mail, April 13, 2021

Air Canada's decision to give the federal government a stake in the country's airline in exchange for low-cost loans is putting pressure on rival carriers to cut similar deals, and concede a portion of any post-pandemic recovery to Ottawa. The country's largest airline announced a \$5.9-billion government financing package late Monday, April 12 that could see Ottawa end up owning a nearly 10-per-cent stake of Montreal-based Air Canada. In announcing the program, which was negotiated over several months, federal Finance Minister Chrystia Freeland said: "It was very important to get a good deal for Canadians." Rival carriers such as Calgary-based WestJet Airlines Ltd., owned by asset manager Onex Corp., remain in negotiations with the federal government over potential support packages. Prior to Air Canada's announcement, there was an expectation airlines would be able to access government-backed loans without giving up any equity in their business. McGill University professor John Gradek said WestJet chief executive officer Ed Sims and Onex "aren't going to like the terms, but they are under pressure to cut a deal, to maintain their competitive position." Smaller carriers, such as Transat A.T. Inc. and Porter Airlines, said they are still in talks with the government aimed at securing financial support. Every airline is burning through cash during the pandemic and faces growing pressure to rebuild capital quickly. In addition to selling \$500-million of shares to the federal government at a 15-per-cent discount to where its stock was trading, and issuing warrants to acquire an additional 14.6 million shares, Air Canada made a number of boardroom concessions to win Ottawa's support. The company pledged to refund passenger tickets, cap executive compensation and restore regional routes.

Canada's airports are also looking for government financial support, as the sharp drop in passenger traffic has sliced revenue, while fixed costs must still be paid.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-rivals-under-pressure-to-copy-air-canada-financing-package/>

Re-Opening Of Atlantic Bubble Delayed Until May 3

Date pushed back given rising COVID-19 cases in parts of the region

By Frances Willick, CBC News, April 13, 2021

<https://www.cbc.ca/news/canada/nova-scotia/covid-19-update-april-13-bubble-delayed-1.5985112>

Travellers looking to move freely around the Atlantic region will have to wait until at least early May, rather than the planned April 19 reopening date.

The decision was made on Tuesday, April 13 in a conference call involving the four Atlantic premiers.

Given the recent surge in cases of COVID-19 in parts of Atlantic Canada and the "emergence of more transmissible forms of the virus," the premiers agreed to delay the re-opening of the Atlantic bubble by at least two weeks, to May 3, according to a news release.

The decision is based on advice from the region's chief medical officers of health.

The premiers will next meet during the last week of April to review the status of coronavirus outbreaks, and determine if a further delay to May 10 is needed.

New Brunswick Restrictions Back In Place

Travellers from New Brunswick will also have to self-isolate for 14 days when they enter Nova Scotia.

That change will take effect at 8 a.m. on Thursday, April 15, Nova Scotia Premier Iain Rankin announced during a COVID-19 briefing on Tuesday, April 13.

Rankin said the renewed requirement for self-isolation was prompted by the increase in case numbers in New Brunswick, including a variant cluster in Edmundston, variant cases in Saint John and cases that are under investigation in the Moncton area. The cases near Moncton are not necessarily connected to the Edmundston outbreak, Rankin said.

The change also means Nova Scotians who have been in New Brunswick and are crossing the border back home must self-isolate for 14 days.

"This is tough, I know, but it's necessary given what we are seeing across the border and in several other provinces where the cases are increasing rapidly because of the presence of variants," Rankin said. "This is what we want to avoid here — an outbreak resulting from the more contagious spread."

Bubble Trouble

Earlier in the day on Tuesday, April 12, Rankin said it was "looking unlikely" that the Atlantic bubble will be re-formed on April 19, as expected.

The Atlantic provinces had discussed re-opening the bubble on that date, which would have allowed residents of all four provinces to travel across the provinces' borders without the self-isolation requirement.

"We have been watching the cases closely and listening to public health experts and following the science. We've always said that our approach is flexible and nimble and when we see signs changing, we must act. That's what we are doing today."

Asked whether a smaller bubble encompassing Newfoundland and Labrador, Nova Scotia and PEI could be possible, Rankin said he will raise that possibility when the premiers have their meeting.

Canadians Are Flocking To US Border Cities To Take Advantage Of A Travel Loophole - And It's Creating Lucrative Opportunities On Both Sides Of The Closed Border

By Thomas Pallini, Business Insider, April 11, 2021

[Canadians are flocking to US border cities to take advantage of a travel loophole - and it's creating lucrative opportunities on both sides of the closed border \(msn.com\)](#)

- Canadian tourists are driving up business in US border towns to avoid strict quarantines in Canada.
- Those arriving in Canada by land can save as much as \$2,000 (Canadian) by not having to quarantine in a hotel.
- Transportation firms in cities like Buffalo, New York, are reaping the benefits with costly fares.

Canadian tourists are once again stimulating the economies of American border cities and bringing back the "Buffalo shuffle" despite the border between the two countries remaining closed to non-essential travel.

Transportation companies in Buffalo, New York, are experiencing a long-awaited boom in business by catering to Canadians heading north, CBC is reporting, and the reason is a loophole that allows them to avoid mandatory COVID-19 hotel quarantines when arriving back home.

Recently enacted travel restrictions in Canada require that residents returning by air quarantine in a hotel at their expense, up to \$2,000 (Canadian), according to CBC. Canadians traveling across the land border, however, need only submit to a home quarantine while undergoing extensive testing for the coronavirus, in addition to providing a recent negative test to border guards.

Buffalo is one outpost that's seen an uptick in Canadian visitors, but not directly from Canada. Visitors from the north have been arriving by air from parts of the US and making the last stretch of their journey home by land, crossing the world's longest border by car.

One transportation company, Buffalo Limousine, told CBC that it transports an average of 50 Canadians per day and business has increased by 50%. The pandemic nearly decimated the company, along with countless businesses that relied on Canadian customers.

A Buffalo Limousine trip from Buffalo-Niagara International Airport across the border to Fort Erie, Ontario costs around \$120 one-way for the 17-mile trip, CBC said.

Public transportation options before the pandemic included Megabus Canada and Amtrak, which took passengers from Buffalo to Toronto with stops along the way. Both have stopped cross-border services during the pandemic, according to their websites.

Reviving The Buffalo Shuffle

Prior to the pandemic, America's neighbor to the north was more than willing to cross the southern border to save on everything from gasoline to airfare. Canadian visa holders also frequently visited the now-closed Consulate General of Canada in downtown Buffalo in order to apply for certain extensions that could only be done outside of the country, a trip known as the Buffalo shuffle.

But the US-Canada land border has been closed to non-essential travel since March as part of a mutual agreement between governments to slow the spread of the coronavirus. The US and Mexico have a similar agreement, though Americans can cross into Mexico with abandon thanks to the Latin American country's lax entry and exit rules.

Ironically, US border restrictions prevent Canadians that aren't also American citizens from entering by land so flying is the only option for many to enter the Land of the Free. A winter visitor to the US, for example, would have to fly from Canada to the US and then fly to a border town like Buffalo to drive back in to avoid quarantine.

The rules have created another niche industry in Canada that supplies short, cross-border flights so Canadians can take advantage of the loophole. CBC reported in February that many Canadians continued to flock to the US even after their government had enacted stricter travel restrictions, and one company even started offering international helicopter flights.

Great Lakes Helicopters operates 28-mile flights from St. Catharines, Ontario, near Niagara Falls to Buffalo, which costs \$1,500 (Canadian) plus tax, according to its website. Canadians can even drive to St. Catharines and have the company ship their cars across the border - cross-border trucking has not stopped during the pandemic - for between \$700 and \$1,600 (Canadian), depending on the size of the car.

But temporarily gone are the days of Canadians driving across the border to an airport like Buffalo-Niagara International, Ogdensburg International, or Bellingham International, to avoid paying the high taxes levied on international flights from Canada to the US. Major airlines have largely pulled out of border airports during the pandemic, as a result of the border closure.

Allegiant Air packed up from Ogdensburg, New York, billed as an alternative to Canada's capital of Ottawa just 60 miles to the north, according to 7 News. Plattsburgh International Airport in New York, an alternate to nearby Montreal, and Niagara Falls International Airport, an alternate to nearby Toronto, also saw some flights disappear during the pandemic, according to the Press-Republican and the Buffalo News.

But Southwest Airlines is preparing for the eventual easing of border restrictions and announced service to Bellingham, Washington, slated to launch sometime in 2021. Bellingham is just south of Vancouver and could attract British Columbia residents seeking to head to points south on the cheap.

Canadians seem eager to flee to the US by any means necessary, in contrast to the pandemic's peak when Americans were shunned from Canada. Cars with American license plates in Canada were keyed and even flipped by some locals.

The US is vastly outperforming Canada in vaccinations per 100 people, according to the New York Times, and the mutual decision to keep the border closed will ultimately depend on how comfortable Ottawa is in allowing cross-border travel along its southern frontier once more.

US Taxi Services See Business Boost Helping Canadians Avoid Hotel Quarantine

By Sophia Harris, CBC New, April 10, 2021

<https://www.cbc.ca/news/business/canadian-snowbirds-hotel-quarantine-land-border-travel-1.5980913>

Airport transport service, Buffalo Limousine, lost about 70 per cent of its business during COVID-19 pandemic. But the company said its luck changed recently, thanks to Canadian snowbirds returning from U.S. sunbelt states who want to avoid Canada's hotel quarantine requirement.

"This is a huge, huge shot in the arm for us, this Canadian snowbird travel," said Carla Boccio, owner of Buffalo Limousine. "It's a godsend."

Since February 22, air passengers entering Canada have been required to quarantine for up to three days in a designated hotel and pay for the cost — up to \$2,000. However, travellers entering by land are exempt from the rule.

To avoid the hotel quarantine, some snowbirds are flying to U.S. cities close to the Canadian border — such as Buffalo, N.Y. — and then hiring a ground transport service — such as Buffalo Limousine — to drive them across the Canadian border.

"When Canada imposed that hotel [quarantine], then it was just like our phones were exploding," said Boccio. "What I hear from the majority of these people, it's not even so much the cost, it's like you're in jail ... with this hotel quarantine."

CBC News interviewed three airport transport services based in Buffalo and one in Burlington, Vt., which is about 70 kilometres from the Quebec border. The companies said they'll drive Canadians to or across the Canadian border for around \$100 US and, for an added fee, the Buffalo companies will drive passengers directly to their homes in Ontario.

Each company said it has seen a boost in business after Canada introduced the hotel quarantine requirement.

Since late February, Buffalo Limousine has, on average, transported 50 customers a day across the Canadian border, increasing its lagging business by around 50 per cent, Boccio said.

"I'm more thankful than I could even put into words."

Buffalo Limousine charges about \$120 US to drive a couple from the Buffalo airport across the border to neighbouring Fort Erie, Ont., or Niagara Falls, said Boccio. A trip to downtown Toronto costs around \$300 US.

Crossing By Land Has Different Rules

The federal government surprised snowbirds abroad when it changed the travel rules on Feb. 22, requiring air passengers entering Canada to take a COVID-19 test upon arrival, and spend up to three days of their 14-day quarantine in a hotel to await the test results.

Ottawa introduced the hotel quarantine requirement to discourage international travel and help stop the spread of COVID-19 infections, which are surging due to more contagious variants.

But travellers entering Canada by land face no hotel quarantine requirement. Instead, they must quarantine at home for 14 days and take multiple COVID-19 tests, including one in the U.S. within 72 hours of arrival at the Canadian border.

According to Canada Border Services Agency (CBSA) data, land entries into Canada jumped by 15 per cent during the first three weeks of March, compared to the same period in February (when the hotel quarantine rules were not yet in effect). Those entries include both leisure travellers and essential workers who aren't truck drivers.

To avoid the hotel quarantine requirement, snowbird Jaroslaw Stanczuk said when he returns home from Florida later this month, he will fly to Buffalo, and take a taxi across the border to his home in Fort Erie, Ont.

Stanczuk, who got the COVID-19 vaccine in Florida, said he's taking the necessary safety precautions during the pandemic and feels the hotel quarantine is a needless step.

"You want me to get a COVID-19 test? I'm happy with that. You want me to get one when I arrive? I'm happy with that. But why punish me with three days of quarantine in a hotel?"

Other snowbirds are also travelling by cab. Since the hotel quarantine rule took effect, Buffalo Airport Taxi said it has driven, on average, 20 to 30 customers a day across the Canadian border, increasing its business by at least 50 per cent.

"They want to go home. They don't want to go to quarantine prison," said Buffalo Airport Taxi manager, Saleman Alwhishah. "It boosted our business tremendously."

Why can U.S. drivers cross the border?

John Arnet, general manager of 716 Limousine in Buffalo, said he's been inundated with requests for transport across the Canadian land border and questions about the rules for entering Canada during the Canada-U.S. land border closure to non-essential traffic.

"Most of the questions are ... 'Can you take us across the border?'" said Arnet. "Yes, we can take you across the border. We're an essential service."

CBSA said that foreign transport workers such as taxi and bus drivers can enter Canada during the border closure, if they establish they're employed as a driver and are performing a service related to their job.

CBC News asked the Public Health Agency of Canada (PHAC) for comment about Canadians travelling home by land to avoid the hotel quarantine requirement. The agency did not provide a direct response. Instead, it listed the types of fines and other penalties Canadians can face if they violate quarantine rules.

Canada's Hotel Quarantine Rules Need to Go: Tourism Industry Association of Canada

By Jim Byers, *CanadianTravelNews.ca (CTN)*, April 9, 2021

<https://canadiantravelnews.ca/2021/04/09/canadian-quarantine-rules-need-to-go-tourism-industry-association-of-canada/>

Canada needs to rethink its quarantine plan and use rapid testing and other methods to handle COVID-19, the head of the Tourism Industry Association of Canada said today.

Speaking on a Zoom call with Destination Canada, TIAC president and CEO Beth Potter said there are better ways to control the virus than Canada's current plan, which requires a 14-day quarantine for those coming into the country and an expensive, three-day hotel booking for those arriving by air.

"Countries around the world have amended their approach to quarantine using evidence-based data that supports reduced quarantine and an increased testing regime as a more effective way to protect populations. We believe Canada needs to rethink quarantine rules and invest in rapid testing and contact tracing," Potter said.

The Public Health Agency of Canada told Canadian Travel News today that the issue of quarantines is under continual review.

She also said tourism businesses need the Justin Trudeau government to provide a tentative date for the U.S. border to re-open.

"Tourism stakeholders have a shared commitment on keeping Canadians safe. We are asking the federal government for a plan or conditions for re-opening interprovincial and international borders. It is important for our members to have time to plan, to prepare for re-opening, to ramp up operations, to hire back staff, and to communicate with their clients.

Potter said TIAC wants to see several other changes, including:

- A federal tax incentive to inspire Canadians to travel within Canada this year and next;
- An extension of existing federal assistance rent and wage subsidy plans to help the hardest-hit sectors'
- A "united travel approach" for the entire country, "as opposed to 13 individual policies."

Potter also said Canada needs to finally unveil sector-specific support for the country's aviation industry. Talks are taking place, but she said Canadian airlines could lose their global competitiveness without help from Ottawa.

She also addressed the issue of proof of vaccination, or vaccination passports, saying it's something her group wants Canada to adopt.

"It should become a common part of your travel documents moving forward," she said. "And we are recommending that Canada adopt this."

Destination Canada President and CEO Marsha Walden said Canada had been growing its tourism product for 35 years, but that those gains were all wiped out by the pandemic.

Walden said the tourism sector in Canada has an unemployment rate that's double the national average. Many of those unemployed workers are women, youth, new Canadians and Indigenous Canadians, she noted.

The current modelling shows that Canada won't get back to 2019 tourism levels until 2025, she said. But Canadians could speed that up significantly if they were to move two-thirds of their usual international spending budget and use it on trips within Canada.

"Leading indicators are cautiously encouraging," Walden said. She noted that Canadians are searching for travel, that vaccines are rolling out and that travel sentiment in Canada is beginning to improve.

Walden said Destination Canada this year will make its largest investment ever in the promotion of domestic travel. They also will launch a new campaign using the theme, "Where will you go first?"

"Once restrictions are lifted, we'll be able to convince Canadians to travel and look beyond their back yards and close to home communities," she said.

"Uncertainty and fear have really postponed our dreams in a terrible way this past year," Walden said. "So we can lift people up again by getting them dreaming and doing some detailed planning again, and we want to show Canadians that all their travel inspirations can and should be fulfilled right here in Canada."

Part of that involves picking a tentative opening date, Potter said.

"We're saying, "Listen, we've seen the vaccine rollouts are happening, they're picking up steam. We're seeing more jobs in arms. So let's draw a line in the sand. Let's pick a date. If all Canadians are going to have at least one vaccine by late June let's pick a summer date. If all Canadians are going to have two vaccines by September, let's pick a fall date. But let's pick a date so businesses can plan to open.

"We're not an industry that can turn on a dime. We have to ramp up. We have to re-hire a half a million people. We need to communicate with our clients and guests to say, 'We're open. Here's what you can expect.'"

"Let's get a date, a line in the sand, and move towards that. And let's communicate more positively with Canadians that it's okay to travel."

TIAC member John Dunn said the tourism industry needs to spread the word that it's safe to travel.

"It's never been so safe to be on a plane or in a hotel or restaurant. They've never been cleaner or safer. We're so squeaky clean, so it's time to go out."

Will Canada's Hotel Quarantine Be Extended?

By Marsha Mowers, *CanadianTravelNews.ca* (CTN), April 9, 2021

<https://canadiantravelnews.ca/2021/04/09/will-the-hotel-quarantine-be-extended/>

It's a question on many travellers' minds these days – will the mandatory three night hotel quarantine remain in effect after it is set to expire April 21?

The rules currently require all air travellers to Canada to stay in a government-approved hotel on arrival while they await their COVID test results which are done on arrival. Costs vary, but range from \$1,000 to \$2,000 paid by the traveller(s).

Canadian Travel News reached out to PHAC (Public Health Agency of Canada) to ask if there was any update on the (controversial) program. A statement sent to CTN reads as follows:

“The Government of Canada is continually evaluating the impacts of border measures, in collaboration with our provincial and territorial partners, and industry stakeholders, based on the most recent evidence and the current epidemiological situation. As more evidence emerges, public health authorities will make appropriate adjustments to recommendations regarding public health measures.”

Sources have told Canadian Travel News that the hotel quarantine will be extended until June, though there is no confirmation of that.

Stay tuned for updates.

What Treatment Of Returning Canadians Tells Us About The Government And Ourselves

By Joe Oliver, Former Minister of Natural Resources and Minister of Finance, Special to The National Post, April 13, 2021

[Joe Oliver: What treatment of returning Canadians tells us about the government and ourselves \(msn.com\)](https://www.msn.com)

The federal government’s treatment of Canadians flying home from foreign countries is vindictive, egregious and possibly unconstitutional. Its obvious purpose is to look tough and divert attention from the delay in acquiring vaccines that has put us in a humiliating 52nd place globally in full vaccinations per capita, at one-tenth the vaccination pace of the Americans. The prime minister and his colleagues must hope people unaffected by the border measures consider them to be appropriate or at least unobjectionable.

Under the guise of preventing COVID-19’s spread, returning Canadians are required to: show a negative result from a molecular test administered within 72 hours of departure time; submit to another test on arrival; then be confined for three nights at a government-designated hotel at a cost of up to \$2,000 — even if they are fully vaccinated. If the second test result is negative, they are released to go home for a monitored 11-day quarantine and another test on day 10. However, if the second test is positive, then for 14 days they must “relocate to a designated quarantine facility or other suitable location as directed,” with the hope their residence is suitable. This is wrong on so many levels.

According to the Canada Border Services Agency, 74 per cent of 8.6 million travellers who arrived in Canada since the start of the pandemic were exempt from testing or quarantine. That is almost 6.4 million people, including truck drivers and others providing essential services. Granted, we need them to cross the border freely, but no tests are required on arrival, not even rapid ones, which makes little sense. Despite this loophole through which many trucks literally drive, a mere 0.7 per cent of people contracted COVID from a traveller, according to an April 11, 2021 epidemiology update from the federal government. The punitive measures are clearly way out of proportion to the risk.

And they are unnecessary. Why should some travellers testing positive be prohibited from going home to quarantine when infected stay-in-country Canadians can do so? People have to congregate to check into the hotels and some angry guests have gathered to protest the lack of food. Such interactions put returnees in more danger than if they were safely at home. Perhaps for that reason some people have refused to comply with compulsory isolation and have been handed tickets, which they have vowed to fight in court.

The policy applies if travellers arrive by plane. But if they return by car or on foot (and I am not talking about illegal immigrants, who are another story), then hotel confinement rules are not applicable. This is odd since you supposedly cannot leave the country by car because “the border is closed” — except it is not.

Ontario snowbirds can take advantage of that loophole by, for example, flying from their U.S. winter quarters to Buffalo, N.Y., and hiring a cab or renting a car to drive home. It is expensive and inconvenient but much less expensive and inconvenient than spending three nights in a locked hotel room, with shuttered windows and food that would cause prison riots. Mind you, the incarcerated wouldn't need to travel to Florida for vaccinations even if they could because they have priority access to vaccines.

According to Dr. Rochelle Walensky of the U.S. Centres for Disease Control (CDC), “our data ... suggest that vaccinated people do not carry the virus.” So why do draconian rules continue to apply to immunized Canadians who have tested negative, other than to punish them for leaving the country? Lifestyle resentment does not justify involuntary confinement, not in a country that values freedom.

Recall, this is the same somnolent government that for months permitted flights to arrive from Wuhan, the epicentre of the pandemic, and from many other countries, with the acquiescence of inexplicably inert or complicit health authorities. For a long time, passengers were not tested on arrival and were free to mingle with the general population, unless and until they fell deathly ill.

The Canadian Constitution Foundation is challenging the enabling order-in-council for violating the Charter of Rights and Freedoms' guarantees of liberty and freedom from arbitrary detention. The government will have to prove less severe procedures were not available to protect the public — which will be hard.

Canadians are worried about exposure to variants and many are hurting financially and psychologically. Understandably, they may not be focused on international travellers. But they should be concerned about seriously flawed public policy. We must be especially vigilant whenever government exploits an emergency to needlessly trample on fundamental human rights. Otherwise, ultimately, everyone's freedom will be eroded.

CNN Segment Highlights Canada's Vaccine Rollout, Pandemic Struggles

by 680 News Staff, April 13, 2021

<https://www.680news.com/2021/04/13/cnn-segment-highlights-canadas-COVID-19-response-pandemic-struggles/>

A third wave of COVID-19 has Canada on the ropes, fueled by variants, with cases still climbing and almost double the amount of people in intensive care compared to a month ago.

Americans are now pointing the spotlight north as Canada surpasses the U.S. with more cases per capita.

"This is a concerning uptick considering the Canadian vaccine rollout is not going well," said Jake Tapper on the CNN program The Lead.

"By comparison, in the U.S., more than one in three Americans has gotten at least their first shot. In Canada, fewer than one in five has received their first shot."

Canada's vaccine supply is much lower and instead relies on other countries due to a lack of domestic production.

President of the Ontario Hospital Association, Anthony Dale, tweeted on Monday night saying "we need Justin Trudeau and the Government of Canada to act and secure more vaccine supply with the same sense of urgency that hospitals are demonstrating in Ontario as they move heaven and earth to deal with a huge wave of COVID patients needing critical care."

Canada is reportedly one of the only countries in the world to be dealing with all three variants of concern and the rapid increase in cases in recent weeks reflects this.

The federal government is expecting Moderna to make good on a previously promised batch of 855,000 COVID-19 vaccine doses that were expected last week, but have yet to arrive.

Those delayed doses along with a little more than one million shots of the Pfizer-BioNTech vaccine represent the extent of Canada's expected vaccine deliveries this week, even as the number of new COVID-19 cases across Canada continues to surge.

The country is not expecting any shots of the Oxford-AstraZeneca vaccine this week. Canada has also approved a vaccine produced by Johnson & Johnson, but it is not clear when the first of those doses will be delivered.

More than 10 million doses had been distributed across Canada as of Monday night, according to COVID19tracker.ca, with over 8 million having been administered.

Delay Between Doses 'Expected To Be Less' Than 4 Months As Supply Increases: Vaccine Panel

By Rachel Aiello, CTV News, April 7, 2021

<https://www.ctvnews.ca/health/coronavirus/delay-between-doses-expected-to-be-less-than-4-months-as-supply-increases-vaccine-panel-1.5377639>

The National Advisory Committee on Immunization (NACI) is standing by its recommendation to delay second doses of two-shot COVID-19 vaccines by up to four months, but is now acknowledging that given Canada's increasing vaccine supply, not everyone will be waiting four months between their doses.

Officials from NACI, as well as provincial and federal health authorities, briefed reporters Wednesday on new data they have released to back up their dose delay recommendation.

"With Canada's expected vaccine supply, the interval between the first and second dose is expected to be less than four months," said NACI Vice-Chair Dr. Shelley Deeks.

NACI is projecting that as supply of vaccines increases in Canada the interval between shots will likely be closer to the initial guidance, with second doses being scheduled for a month and a half or two months after the first.

"In terms of supplies expected, it will eventually be possible to shorten that interval," said NACI Chair Dr. Caroline Quach.

After NACI made the initial guidance on March 3 to defer second doses up to four months after the first, with the aim of seeing Canada maximize the number of people being immunized, provinces largely shifted their vaccination strategies and started booking people's second shots four months down the line.

The longer wait between shots is advice that is in contrast with Health Canada's authorization of these vaccines, which follows the pharmaceutical companies' guidance for shorter intervals between shots. The arms-length federal vaccine advisory body's new report points to both clinical trial and real-world data that shows the COVID-19 vaccines Canada is using, are offering strong levels of immunity after a single dose.

For example, NACI states that data from two clinical trials for the mRNA Moderna and Pfizer-BioNTech vaccines show that both vaccines had an efficacy of up to 92 per cent up until the second dose, while the first shot of the AstraZeneca vaccine is indicating a 76 per cent efficacy.

As well, NACI states that by delaying the second shot it's offering increased protection to more people who under this strategy have been able to receive a single COVID-19 vaccine more quickly. Ideally this will increasingly lead to more controlled community transmission, though with the variants rapidly spreading throughout the country, Canada is in the midst of a third wave.

In the full statement issued Wednesday, NACI writes that second doses should still be offered "as soon as possible after all eligible populations have been offered first doses, with priority given to those at highest risk of severe illness and death from COVID-19 disease."

According to Deeks, Canada may be the only country advising an up to four-month delay between doses, but others have been using a three-month interval between shots. "I know a number of jurisdictions are already under discussion about decreasing the interval based on where they are, [in their vaccine rollouts]" she said.

The committee also noted Wednesday that jurisdictions continue to have the ability to opt for a shorter timeframe between the first and second doses, "based on local rates of cases and what is known about where transmission is happening, local vaccine supply, their local methods of delivering vaccine and emerging evidence."

"Given the evidence that this strategy would have an important impact on reducing deaths and hospitalisations, NACI communicated their recommendations as fast as possible for jurisdictions to consider through a rapid response statement while the full report was being prepared," said NACI on Wednesday, explaining why the initial call to move to a longer delay between doses came before its full report was ready.

By the end of June, the federal government is anticipating having received a total of 44 million doses of the three currently approved two-dose vaccines from Pfizer-BioNTech, Moderna and AstraZeneca. Shipments of the one-shot Johnson & Johnson vaccine are expected to begin later this month.

The infectious diseases, immunology, pharmacy, epidemiology, and public health experts who make up this advisory body make recommendations to the Government of Canada for the use of vaccines approved for use in Canada based on analysis of "the best current available scientific knowledge."

NACI continues to say it will keep monitoring evidence on the effectiveness of a delayed second dose and will adjust its recommendations if needed.

In a separate release, the Council of Chief Medical Officers of Health backed NACI's guidance.

"Receiving a second vaccine dose as soon as supplies allow, within the recommended interval, remains essential to achieve optimal protection from the two-dose vaccines," the council wrote.

“We understand that everyone is looking forward to returning to a sense of normalcy... As vaccination rolls out across Canada, it provides us with the opportunity to consider how best we can adapt public health measures, and gradually lift the most restrictive ones,” said the council.

UK Reports Lowest Daily COVID Death Toll In Nearly Seven Months

By Jedidajah Otte, *The Guardian*, April 11, 2021

<https://www.msn.com/en-ca/news/uknews/uk-reports-lowest-daily-COVID-death-toll-in-nearly-seven-months/ar-BB1fxsK7?ocid=msedgdhp>

The UK reported seven deaths within 28 days of testing positive for COVID on Sunday, April 11, the lowest daily toll in nearly seven months.

At the peak of the second wave, the government had reported 1,820 deaths in a single day, on 20 January. The last time the tally of daily recorded fatalities was lower than this weekend was on 13 September, when five deaths from the virus were logged.

The UK's total death toll now stands at 127,087, although separate figures published by the UK's statistics agencies show there have been about 150,000 deaths registered in the UK where COVID-19 was mentioned on the death certificate.

For the fourth consecutive day, more than 400,000 second vaccine doses were administered in the UK, according to the latest government data, as the country neared 40 million jabs in total since the inoculation programme began in December.

A record total of 475,230 second jabs were given on Saturday, April 10, taking the total number of vaccine doses administered to 39,587,893. Of these, 32,121,353 were first doses – a rise of 111,109 on the previous day.

On Friday, April 9, 450,136 second doses and 106,878 first doses were administered.

Public Health England said earlier this week that analysis suggested that the vaccination programme prevented 10,400 deaths in those aged 60 and older in England up to the end of March, an additional 4,300 since the previous update.

From 8 December 2020 to the end of March 2021, more than 15 million vaccine doses were given to adults aged 60 and over.

The Office for National Statistics said in its latest update that in the week ending 26 March, 528 fewer deaths were registered in England and Wales than the five-year average, a reduction of 5. This is the third consecutive week that deaths have been below the five-year average.

In the same week, deaths involving COVID-19 accounted for 7.2% of all deaths in England and Wales, compared with 9.3% in the previous week.

The government also said that as of 9 a.m. on Sunday, April 11, there had been a further 1,730 lab-confirmed cases of COVID-19 in the UK, down from 2,589 the day before, bringing the total number of confirmed infections to 4,369,775 since the pandemic began.

Only True Global Consensus Can Guide The Design Of Effective COVID-19 Vaccine Passports

By Rosalie Wyonch, Senior Policy Analyst at the C.D. Howe Institute, Contributed To The Globe and Mail, April 6, 2021

https://www.theglobeandmail.com/opinion/article-only-true-global-consensus-can-guide-the-design-of-effective-COVID-19/?utm_medium=email&utm_source=Sightseer&utm_content=2021-4-11_9&utm_term=Only%20true%20global%20consensus%20can%20guide%20the%20design%20of%20effective%20COVID-19%20vaccine%20passports&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb

Every day, more and more Canadians are getting vaccinated, and every day, there is more and more hope that normal daily life and activities might resume soon. To enable international travel and accelerate the return of such activities at home, many countries are considering or have implemented “immunity passports” of some kind to people who pose a lower risk of contracting or spreading COVID-19 infection.

In Israel, where more than half of the population is fully vaccinated, “green pass” holders are either fully inoculated or have presumed immunity after recovering from infection. Iceland was the first country in Europe to issue “immunity passports” to those who have recovered from infection or been fully vaccinated to allow people to travel freely within the country and abroad, if recognized by other countries. In the U.K., a digital passport initiative that would show immunity or a recent negative test result is being tested, and the government has announced a review to consider whether such passports could help economic recovery as well as any privacy and ethical issues surrounding their use. The European Commission, meanwhile, will present a proposal this month for creating an EU-wide “digital green pass” to facilitate travel over the peak summer holiday period.

Within Canada, vaccine passports are being considered in Quebec, while federal Health Minister Patty Hajdu has said that Ottawa is “certainly working on the idea” with other G7 countries. But while we cannot fall behind by idling in facilitating international travel for vaccinated Canadians, there are many practical, ethical and bureaucratic challenges to implementing this in Canada. The solution is an international consensus on how such passports should work – but unfortunately, we’re not there yet.

There are lingering questions about what qualifies a person as low-risk of contracting or spreading infection, for the purposes of a green pass. So far, full inoculation appears to be the only point of consensus on who might qualify for such a passport. There is less consensus about whether recent recovery from COVID-19, a recent negative test result or partial inoculation would also be criteria.

The ultimate decision on who would qualify could result in unequal access to digital and health infrastructure, exacerbating existing inequalities. In some countries, ethnic minorities are more vaccine-hesitant, which could lead to their inadvertent exclusion; similarly, some people cannot be vaccinated for medical reasons, including those with allergies or pregnant women. In addition, many Canadians do not yet have access to a vaccine. Will these groups enjoy fewer rights, as a result?

Still, there are significant economic and social benefits to preserving the free movement of people, particularly when they present a low risk of spreading infection. Further, those who are vaccine-hesitant or cannot be vaccinated will be at risk of contracting COVID-19 until sufficient herd immunity is achieved by the majority of the population getting vaccinated.

The emergence and spread of COVID-19 variants further complicate discussions about immunity passports. Evidence is growing that some variants could evade natural and possibly vaccine-induced immune responses, reducing their effectiveness. For example, a recent study shows that the vaccine produced by Novavax is 95.6 per cent effective against the original strain, 86 per cent effective against the UK variant (B.1.1.7) and 60 per cent effective against the South African variant (B.1.351). Reduced effectiveness might not be an immediate problem because vaccines generally elicit a strong immune response, which is likely still sufficient to neutralize infection. It can also be difficult to disentangle whether reinfections are a result of waning immune response or emerging variants.

Given the uncertainty and the lack of a true domestic and international consensus, a good starting point for intergovernmental discussions in Canada would be to align our policy to what countries have agreed on: facilitating the freedom of movement of those who have been fully vaccinated. Recent negative test results should also be considered to enable international travel and possibly reduced public health restrictions domestically, similar to Britain. Including an option for testing as a way to show lower risk of spreading infection is more inclusive for the unvaccinated and is already a requirement for international travellers entering Canada.

Allowing those who pose a lower risk of spreading infection to travel freely has economic and social benefits, and provides an additional incentive to get vaccinated. But leadership and public policy will be required to ensure that efforts to maximize the freedom of movement and civil liberties of the population also result in effective and inclusive policy. The federal government will have to coordinate with provinces and align with the international consensus, for immunity passports to be as effective as possible. With vaccination rates increasing and more and more countries implementing “immunity pass” policies, we must address the tough questions and come to an effective agreement now.

Americans May Be Able To Travel To Europe Again This Summer. Their Hosts May Not Be Vaccinated

By Michael Birnbaum and Pamela Rolfe, Washington Post, April 13, 2021

https://www.washingtonpost.com/world/europe/americans-travel-europe-vaccinated/2021/04/12/a172594a-9719-11eb-8f0a-3384cf4fb399_story.html

Americans could soon be ready to travel the world again, and many countries are eager to welcome U.S. tourism dollars back. But with most of the world lagging behind the United States in vaccinations, there could be uncomfortable disparities between travelers and their hosts.

A possible preview of the dynamic unfolded in Spain over Easter, when German and French tourists filled flights to favorite island destinations, while frustrated Spaniards were subject to coronavirus restrictions that prevented them from moving beyond their home regions.

European travel is not yet an option for Americans. The European Union still bans non-essential travel from the United States, as it deems U.S. viral levels too high. Meanwhile, a third wave of the coronavirus has shut down many of Europe's cities. Parisians can't stray more than six miles from their apartments. Rome's restaurants are closed to sit-down dining. Shops in Munich have been shuttered.

But E.U. officials are racing to put together a vaccine passport system by June that would ease travel inside the 27-nation bloc by creating a standardized way for residents to prove they have been tested or inoculated or are otherwise immune.

And officials say they plan to publish a proposal within weeks for lifting restrictions on travelers from outside the bloc. They just need to hash out what the plan will look like.

There's an effort to co-ordinate, though ultimately countries will be able to set their own rules. Tourism-dependent nations such as Italy and Greece want to re-open as soon as possible. Germany, France and other countries that are less dependent on visitors want to be more cautious.

They are also mindful of the optics. "It would not be a good look if British and American tourists are better-treated than Europeans" because of vaccination status, said one E.U. official, speaking on the condition of anonymity to discuss the internal considerations about how to open borders to countries that are vaccinating more quickly.

A Widening Vaccination Gap

The most optimistic European leaders hope the problem will resolve itself.

"We just need to see how the pandemic evolves in the U.S.," said the secretary of state for global Spain at the Spanish Foreign Ministry, Manuel Muñiz, who has helped craft his country's international COVID-19 response. "In Spain, the numbers will quadruple in terms of people vaccinated per week. This is a problem that might just dissolve itself through the vaccine strategy."

But amid ongoing vaccination struggles, including delayed supplies and fresh safety restrictions on the Oxford-AstraZeneca vaccine, Europe is likely to remain far behind the United States.

So far in Spain, 17 percent of residents have had at least one dose of a coronavirus vaccine, roughly the same as the average across the E.U., which ordered vaccines collectively. In the United States, more than 36 percent of people have gotten at least one dose, and 22 percent are fully vaccinated.

President Biden has asked states to open vaccine eligibility to all adults by Monday, with a goal of having enough people vaccinated to resume a degree of normalcy by early summer. In Spain, by contrast, the focus is still on essential workers and people in their 80s; the goal is to get 70 percent of the population vaccinated by the end of September.

That means if the continent rushes to re-open for summer, travelers who are protected by vaccines could be hosted by people who themselves still haven't had access to the protection and remain vulnerable. No one wants to spark new waves of infection.

Eager For American Tourists

Many in the tourism industry are nonetheless hungry for Americans to return.

Tourism accounted for 12.4 percent of Spain's total economic output in 2019, but that figure dropped more than two-thirds in 2020. Last year, the number of visitors to Spain was the lowest in 30 years.

Before the pandemic, 80 percent of the patrons of Pablo Muñoz's Madrid-based luxury cycling business, Bike Spain Tours, were American. Last year, he gave them all refunds. This year, he wants them to come back — although he said he's hoping for 70 Americans this year, down from 400 before the coronavirus. He is booking trips that start at the end of August, unsure what will happen before then.

"Everything could change if they decide to allow U.S. travelers in," Muñoz said. "I'm an optimist, and it can't get any worse than last year."

In 2019, Mexico and Canada were the top destinations for U.S. travelers. European countries followed after: 3.9 million Americans visited Britain, 3.2 million went to Italy and nearly as many went to France, according to U.S. government figures. Americans aren't the main national group that visits European countries — that role is usually occupied by other European nationalities — but they are coveted customers because they come for long stays and often visit several countries in a single trip.

"People are dying to return to travel," said Eduardo Santander, executive director of the European Travel Commission, a Brussels-based tourism industry lobby group. "We're pretty optimistic."

He said he expected that the U.S. government and the E.U. would reach a reciprocity agreement to recognize vaccine and testing information. And though Europeans would be delighted to have Americans back, he said, their own governments would also need to make sure internal travel was possible.

“If you can make it possible for tourists to travel, you should also make it possible for people to travel in their own countries,” he said. “People will not be harassing tourists for spending money in their restaurants and hotels. But what people will see is that their own policies and lawmakers are failing them.”

Frustration In Spain

For now, travel within the E.U. is halting, complicated and sometimes contradictory.

In Spain, European visitors have been allowed to travel to certain islands if they have had a negative coronavirus test within 72 hours before their departure. Spanish residents were given no such option over the Easter holiday, barred from traveling outside their own regions in an effort to slow the spread of the virus, which has been creeping upward for weeks.

Germans, in particular, booked flights to Mallorca, a favorite national destination, after Germany lifted a quarantine requirement for people returning from the Balearic Islands last month because viral levels were low. German flights that arrived in Spain were crowded, although overall tourism numbers remain far below their ordinary level and beaches were largely empty.

The influx frustrated many people, especially when images surfaced in local media of foreign travelers breaking rules requiring masks in public.

“I can’t go to my second home, where I am going to continue with the same safety measures I use in Madrid, but foreigners can travel to our beaches and disobey our laws? It’s a lack of respect for Spaniards,” said María Amparo Naturil, 53, a stay-at-home mother.

She and her family skirted the added restrictions Spain placed on domestic travel during the Easter holiday by driving down early from Madrid to their second home in Marbella, on Spain's southern coast. She said she was exasperated to find foreign travelers when she arrived and saw the police frequently reminding them to wear masks.

She blamed the government’s slow pace of vaccinations as part of the problem.

Right now, she said, it’s “just everyone locked up at home, except the international tourists.”

For One Glorious Summer, Americans Will Vacation Like the French *Workers are on the verge of going bonkers with their Personal Time Off (PTO)*

By Saahil Desai, Associate Editor, *The Atlantic*, April 8, 2021

https://www.theatlantic.com/health/archive/2021/04/pandemic-summer-vacation-time-off/618554/?utm_source=pocket-newtab

Here's a cool trick for blowing any American's mind. Tell us that in France, so many boulangeries shut down for vacation every summer that it can be tough to snag a baguette. Bakers aren't the only ones who get time off. In August, up to half of the country's salaried employees have been known to take at least a full week off from work. Half!

Americans are good at lots of different things, but going on vacation is not one of them. Every year in parts of Europe, summer turns into a mini-sabbatical. In Norway, during the tradition of fellesferie, the nation simply shuts down for a few weeks of July fun. In Italy, so many people take the last two weeks of August off that Rome's transit system runs on a reduced "festivi" schedule. Meanwhile, guess which industrialized country is the only one that doesn't guarantee time off to its workers? Guess which country left 768 million vacation days on the table in 2018? Guess which country ... arghhhhhhhh.

The pandemic has not been great for America's vacation malaise. When there are few new places to go and few new things to do, what's the point of asking for time off? Yes, many Americans who have made it through without losing their jobs have taken a break to discover nature or their apartment balconies, but largely, we do not seem to be PTO-ing our way through this god-awful year. In February, time-off requests on the HR platform Zenefits were down 26 percent from the year before, a spokesperson told me, in line with what the company has seen since July.

But something weird is about to happen. This summer, the stars seem to be aligning for vaxxed-up Americans to go PTO wild. After a year in which everyone was cooped up indoors, domestic-travel bookings are going bonkers as people put in their day-off requests and get pumped for some sort of normalcy. It might have taken a global pandemic, but Americans for once seem poised to summer like the Europeans do—that is, if our bosses will let us.

The roots of what may bloom this summer have been growing all throughout the pandemic. "The pent-up demand is a fire hose that is trying to burst through," Glenn Fogel, the CEO of Booking.com, told me when I asked about his expectations for post-pandemic travel. On the flight-finding site Kayak, which Booking.com owns, searches for summer travel have been rising as much as 27 percent every week since early March, a spokesperson told me, even as business flyers remain grounded at home and many international destinations remain out-of-bounds for Americans. We can still fly to Mexico, and on Priceline.com, reservations for trips there are up 230 percent from 2019, according to the company.

The same vacation boom—sorry, I mean the vacci-cation boom—has struck lodging. "Some hotels, airlines, and travel agencies are telling me that they are seeing double-digit growth on a day-over-day basis," Henry Harteveltdt, a travel-industry analyst, told me. January broke the record for most new short-term rental bookings, according to AirDNA, an independent analytics firm that tracks Airbnb and its competitor Vrbo.

February broke it again. Jamie Lane, AirDNA's vice president of research, told me that demand for Airbnbs has been so strong that he expects some areas in the United States to be totally booked up for the summer by April or May. Travel trends might continue to creep up, now that the CDC has okayed travel for the vaccinated. (Because the pandemic is very much not over, the CDC still recommends that the unvaccinated avoid all nonessential travel.)

All that vacation is possible only because people, intentionally or not, have been hoarding time off for the past year. Generally, Americans don't have that many days off to begin with—just 10 on average for new workers, compared with a minimum of 20 days in the European Union—and many businesses make those days “use it or lose it,” meaning they expire at the end of the year. But when the pandemic hit, a third of companies made a fateful decision: letting their workers carry more days over than usual. By sitting on so much time off, workers have functionally jerry-rigged their own version of all those late-summer weeks that many Europeans automatically get off. “We're in for a summer surge of PTO,” Howard Metzger, the president of MBL Benefits Consulting, told me. “People want out.”

In fact, so many people might soon request PTO that some offices could just go full Europe and close for a week, John Dooney, an HR adviser at the Society for Human Resource Management, told me. Other offices might need to engage in a bit of black-belt scheduling jiu-jitsu to make room for the rush of Zoomed-out employees aching for hikes in Shenandoah and tasting menus in San Francisco. American cities are not about to shut down, European-style, to let employees do their thing for weeks on end, but a summer of a million shorter, weeklong trips and four-day holidays still might feel different. If you're stuck working in an office, you might send an email blast only to be met with an avalanche of “OOO” auto-replies. Your boss might wrangle you back to the cubicle life only to realize in horror that the rest of the office is still empty, because so many people have gone on vacation. Across the U.S., vacation bliss maybe, just maybe, will settle in for a few months—a shared sense of relief in merely having to worry about awkward tan lines again.

But let's not get ahead of ourselves. The coming PTO crunch will almost certainly be tempered by managers seeking to stop it from happening. Even bosses in more flexible jobs might not want to deal with the logistical headache of keeping the office running with a hollowed-out staff, summer be damned. And the allure of normalcy won't entirely rid Americans of one of the reasons we don't take time off in the first place: fear. “The fear of asking for time off from your boss, the fear that taking time off will impact you economically—that is all very palpable,” says Jamie McCallum, a Middlebury College sociologist and the author of *Worked Over: How Round-the-Clock-Work Is Killing the American Dream*. If your boss wants you back at your desk rather than in Delray Beach, not even your primal urge for a little post-pandemic junket will get in the way.

PTO has always been unequal—and as with everything else in this pandemic, the working class is about to have it a whole lot worse. Low-wage workers have disproportionately gotten sick with COVID-19 and have disproportionately lost their jobs. Now they are disproportionately in a position where they won't be able to take advantage of the summer vaci-cation boom, whenever it finally hits. Less than 40 percent of low-wage workers in the private sector get any paid time off, and although they work fewer hours than C-suite suits, they work more total weeks, complicating the possibility of taking an extended break.

At the same time, some sectors are about to get welcomely busier than before the pandemic. All the activities that the professional class is aching to do again will need workers to make them happen—a rush that can't come soon enough for some line cooks and hostesses. “You're going to have a situation where some people are going to say, Thank God I can go on vacation, and others will say, Thank God I can go back to work,” McCallum told me.

For the chunk of Americans who will get a work rumspringa, big questions are waiting for them on the other side of vacation nirvana, about whether they want to return to the norms of yore. If workers can take PTO this summer, why not again in the fall? And next summer? And whenever else they please? The pandemic has already made all sorts of impossible things possible. Maybe actual, sustained time off from work will be next. It's not the craziest idea ever: a year in which a third of Americans lost someone to the coronavirus, and everyone was hit with deprivation, might be the thing that brings about a mass reckoning over how work has consumed our lives.

Or, uh, maybe not. A more disturbing possibility is that the pandemic has made Americans even more addicted to our jobs. Now that WorkFromHome-ers have emulsified work and leisure into one, a remote-friendly future might fully sever the link between travel and time off. Of all the summer spikes playing out on Priceline, the biggest is a 165 percent bump in bundled flight-and hotel-bookings compared with summer 2019, a trend that the company's CEO, Brett Keller, says is likely driven by workers hunting for the best deals on extended stays during which they can vacation and work. Many Americans can now log on from anywhere, but they still can't escape logging on.

“There is no separation anymore,” Howard Metzger told me. When we spoke, he reminisced about the summer trips he would take as a kid in the '80s, during which his parents would totally unplug from work. Metzger took my call from Copper Mountain, a ski resort in Colorado. He was supposed to be on vacation.

Another State Will Likely Join Florida And Texas In Banning Vaccine Passports

by Emma Colton, *Washington Examiner*, April 14, 2021

[Another state will likely join Florida and Texas in banning vaccine passports \(msn.com\)](#)

The Tennessee Senate passed a Bill that would ban government-issued “vaccine passports” in the state.

“A state or local governmental official, entity, department, or agency shall not require, or mandate that a private business require, proof of vaccination against COVID-19 as a condition of entering upon the premises of the business or utilizing services provided by the business,” the Bill states.

The state's Republican-controlled Senate passed the Bill 27-3 on Wednesday, April 14, and it includes stripping public health powers from county boards of health, moving them instead to an advisory role.

The Bill was sponsored by state Senator Janice Bowling and state Representative John Ragan. It still needs to make it through the state's House before it can go to the governor's desk.

Governor Bill Lee, however, has already signaled approval of such a Bill, tweeting earlier this month that he opposes vaccine passports.

“I oppose vaccine passports. The COVID-19 vaccine should be a personal health choice, not a government requirement,” he tweeted on April 6. “I am supporting legislation to prohibit any government-mandated vaccine passports to protect the privacy of Tennesseans' health information and ensure this vaccine remains a voluntary, personal decision.”

It was reported the Biden administration was working to develop vaccine credentials, so the public would be able to show proof of vaccination following the pandemic. White House press secretary Jen Psaki, however, has pushed back on the reports, saying the development of such a program “will be driven by the private sector.”

The news out of Tennessee comes after Florida Republican Governor Ron DeSantis issued an executive order prohibiting his state from using vaccine passports, saying such a requirement would have “huge privacy implications.”

“We are not supporting doing any vaccine passports in the state of Florida,” DeSantis said. “It’s completely unacceptable for either the government or the private sector to impose upon you the requirement that you show proof of vaccine to just simply be able to participate in normal society.”

“You want the fox to guard the henhouse? I mean, give me a break. I think this is something that has huge privacy implications,” DeSantis added. “It is not necessary to do.”

Texas Governor Greg Abbott also issued an executive order banning vaccine passports last week.

Five Things About International Travel That Will Probably Never Be The Same

By Danica Samuel, Toronto Star, April 13, 2021

Across the border, Americans are speeding through their vaccination process and gearing up to be able to travel internationally once again. Meanwhile, Canadians are on standby for when they too can dust off their passports. The Star spoke with two experts about what to expect about the future of travel. Though managers and executives across Canada are deeply divided on the idea of using vaccine passports or immunization certificates to allow some Canadians more access sooner to businesses and workplaces, these passports could be a way forward for the travel industry, says Will McAleer, executive director at Travel Health Insurance Association of Canada. “(Countries) simply aren’t going to be able to take the risk that they’re letting in people who perhaps haven’t had the vaccination,” said McAleer, adding a vaccination passport is a “natural move” for governments to take in order to protect their population. “If you’re coming in (to a country) and you’re not vaccinated, you’re putting their entire economy at risk.”

That would present a fairly compelling argument that you'd want (travellers) to have some proof that they were vaccinated before coming in."; and travel insurance will become "top of mind"; and the travel agency experience; and masks, sanitization, handwashing and physical distancing; and Limited destinations, higher travel prices.

Read Story (Subscription Required): https://www.thestar.com/news/gta/2021/04/13/5-things-about-international-travel-that-will-probably-never-be-the-same.html?source=newsletter&utm_content=a03&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=reco_51408

187 Tourists Volunteer For 'Lockdown Vacation' Experiment At Greek Resort

One vacationer says "it's not too bad at all" despite all the rules and restrictions

by Cormac O'Brien, Narcity, April 15, 2021

[Dutch Tourists In Greece Test Out 'Lockdown Vacation' Experiment \(VIDEO\) - Narcity](#)

Nearly 200 Dutch tourists are on an experimental getaway at a Greek resort to see if "lockdown vacations" could be the future of global travel.

The program features 187 tourists locking down together at the Mitsis Grand Hotel on the island of Rhodes, following strict safety protocols to try and "safely restart international tourism," according to travel company Sunweb, who organized the retreat.

After flying to Greece together, participants must stay inside the resort at all times, keeping physically distanced and wearing their masks unless they're seated at a restaurant table or on a sunbed, or if they're in the pool itself.

"In the beginning, I was afraid I wouldn't get that holiday feeling because that all the rules and regulations would make me too obliged to abide by the rules," said vacationer Joey in a vlog during his stay.

"But it's not too bad at all, you just have to sit comfortably [and] grab a nice drink."

Reuters, via CTV, reports that 25,000 people signed up to participate in the test pilot and that tickets for the resort vacation cost 399 euros, or about CA\$600.

France Votes To Ban Short Flights Where Train Travel Is Possible

by Rachel Chang, Travel Leisure, April 13, 2021

[France Votes to Ban Short Flights Where Train Travel Is Possible \(msn.com\)](#)

France just took a big step forward in cutting back on carbon emissions released by planes. The country voted to eliminate all domestic flights to destinations that can be reached by train in less than two and a half hours, Reuters reported.

Lawmakers in the National Assembly voted on Saturday, April 10 in favour of the move, which is one part of a larger climate Bill that aims to lower the nation's emissions by 40% from 1990 levels by 2030. The Bill still needs to pass in the Senate and lower house before going into effect, the news agency added.

The new law would potentially affect flights from Paris and major French destinations such as Bordeaux, Nantes, and Lyon, the BBC reported, adding that connecting flights won't be affected.

While the vote seemed like a positive move for the environment, it also came with controversies from various sides: some feel the timing is off as the airline industry struggles to recover from the pandemic, while others say the two-and-a-half-hour limit is too short, since earlier versions had the cap at four hours.

"On average, the plane emits 77 times more Co2 per passenger than the train on these routes, even though the train is cheaper and the time lost is limited to 40 minutes," French consumer group UFC-Que Choisir told the BBC of urging lawmakers to bring back the four-hour mark.

The balance is a careful one, as Industry Minister Agnes Pannier-Runacher told Europe 1 Radio: "we know that aviation is a contributor of carbon dioxide and that because of climate change, we must reduce emissions. Equally, we must support our companies and not let them fall by the wayside."

Critics also cited the mixed messages, as the state had just said it would help Air France-KLM recover from the pandemic by contributing €4 billion (about \$4.7 billion) as part of a rescue plan, Bloomberg reported last week.

France isn't the only European nation leaning on its railways as a cleaner alternative to air travel. According to CNN, Austria's main airline, Austrian Airlines, cut its Vienna-to-Salzburg flight service last summer, increasing the number of daily direct trains between the cities to 31, up from three.

Former FDA Commissioner Says Cruises Could Be A 'Lower Risk Endeavor' Compared To Other Travel

By Brittany Chang, Business Insider, April 12, 2021

[Former FDA commissioner says cruises could be a 'lower risk endeavor' compared to other travel \(msn.com\)](#)

Cruising could be a "lower risk" travel option compared to other alternatives, such as overseas vacations, Scott Gottlieb, the former US Food and Drug Administration commissioner, said on CNBC's "Squawk Box" on April 9.

Many major cruise lines have created robust health and safety protocols to make the return of sailing safer amid COVID-19. This includes Norwegian Cruise Line Holdings and Royal Caribbean Group, which partnered to establish the Healthy Sail Panel. The panel suggests ways for the industry to move ahead safely amid virus concerns and is currently being co-chaired by Gottlieb, a Pfizer board member.

The panel has already recommended 74 protocols, from face mask use to COVID-19 testing for guests and crew.

"As you start to implement all these public health recommendations that we've outlined, you start to create an environment that can be quite safe," Gottlieb told CNBC. "You can create a protective bubble around the [cruise] experience."

When the COVID-19 pandemic first began, virus outbreaks aboard cruise ships around the world left thousands of cruisers stranded or infected. Shortly after, the CDC put a no-sail order in place, which was later replaced by its recently updated conditional sailing order.

To make the return of sailing safer, several cruise lines have implemented COVID-19 vaccine mandates. This includes Norwegian, which recently declared a vaccine requirement for both guests and crew.

Shortly after this announcement, Frank Del Rio, Norwegian Cruise Line Holdings' president and CEO, told CNBC's Jim Cramer that cruise ships will "de facto become the safest place on earth" as more cruise companies continue to ramp up health protocols.

"I challenge you to tell me of another venue anywhere that has this kind of ironclad health and safety protocols in place," Del Rio told CNBC's Cramer.

Gottlieb has since echoed Del Rio's sentiments regarding the safety of cruise ships.

"I believe you can create a safe bubble around that experience, especially when you're comparing it to other vacation experiences where you can't control the environment," Gottlieb told CNBC.

Cruise Line Shares Rise As Norwegian Mandates COVID-19 Vaccinations For Guests And Crew

By Reuters, April 5, 2021

https://www.theglobeandmail.com/business/international-business/article-norwegian-to-mandate-covid-19-vaccinations-for-all-cruise-guests-and/?utm_medium=email&utm_source=Sightseer&utm_content=2021-4-11_9&utm_term=Cruise%20line%20shares%20rise%20as%20Norwegian%20mandates%20COVID-19%20vaccinations%20for%20guests%20and%20crew&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Shares of cruise operators surged on Monday, April 5 after Norwegian Cruise Line Holdings Ltd. said it would restart trips from U.S. ports in July with mandatory COVID-19 vaccinations for those onboard, bringing renewed hope to the ravaged industry.

The company's announcement follows the U.S. Centers for Disease Control and Prevention's (CDC) latest guidance last week to the cruise ship industry, including the need for COVID-19 vaccinations.

Shares of Carnival Corp, Norwegian Cruise and Royal Caribbean were up more than 4% each on Monday, April 5. Last year, all three companies lost about a half of their value.

The CDC's restrictions on sailing to curb the spread of the coronavirus had wrecked the industry, with fewer trips resulting in heavy annual losses, plunging revenue and billions of high-interest-rate debt.

The companies had pleaded for new guidance, saying the "lack of any action by the CDC has effectively banned all sailing in the largest cruise market in the world."

To safely resume operations, Norwegian Cruise and Royal Caribbean, which is preparing to resume some trips in the Caribbean in June, have also set up an expert panel to ensure safety for those onboard.

"We believe that through a combination of 100% mandatory vaccinations for guests and crew and science-backed public health measures ... we can create a safe, 'bubble-like' environment for guests and crew," Norwegian Cruise's Chief Executive Officer Frank Del Rio said.

In a letter to the CDC, Norwegian Cruise said it will begin trips at a reduced capacity of 60%. It then plans to gradually ramp up its fleet departing from U.S. ports and increase capacity by 20% every 30 days.

Royal Caribbean said it was "reviewing and studying the updated technical guidance" and believes current trips in other parts of the world show it can responsibly resume operations in the U.S.

Carnival Posts Loss Of Nearly \$2-Billion But Says Cruise Bookings Are Accelerating

By Uday Sampath Kumar, Reuters, April 7, 2021

Carnival Corp. may shift home ports of its cruise ships to other parts of the world if a ban on sailing from the United States is not lifted, chief executive officer Arnold Donald said on Wednesday, April 7. Cruise ships in the United States remain under a “no-sail order,” and Carnival has said recent guidelines from the US Centers for Disease Control and Prevention (CDC) on resuming voyages, including ensuring all passengers are vaccinated, are “largely unworkable.” Donald said that Carnival was still working with the CDC on a “practical” approach to resume voyages, but reiterated that the company has not taken a position on mandating vaccines for passengers. His comments came after the world’s largest cruise operator said booking volumes accelerated during the first quarter due to pent-up demand, sending its shares 3% higher. Rivals Norwegian Cruise Line Holdings Ltd and Royal Caribbean Group have said they would restart sailing directly from the Caribbean later this year with vaccinated passengers. Most Caribbean cruises have generally set sail from Florida. Carnival, which operates out of 14 ports in the United States, reported a first-quarter loss of nearly \$2 billion, but said bookings during the period were about 90% higher than volumes during the fourth quarter of 2020. Advance bookings for 2022 are stronger than they had been for 2019, the company said.

Read Story (Subscription Required): [https://www.theglobeandmail.com/business/international-business/us-business/article-carnival-posts-loss-of-nearly-2-billion-but-says-cruise-bookings-are/?utm_medium=email&utm_source=Sightseer&utm_content=2021-4-11_9&utm_term=Carnival%20posts%20loss%20of%20nearly%20\\$2-billion%20but%20says%20cruise%20bookings%20are%20accelerating&utm_campaign=newsletter&cu_i d=Ts6FwhWx6n2rSHC0x7MiReEeeFJOjKtb](https://www.theglobeandmail.com/business/international-business/us-business/article-carnival-posts-loss-of-nearly-2-billion-but-says-cruise-bookings-are/?utm_medium=email&utm_source=Sightseer&utm_content=2021-4-11_9&utm_term=Carnival%20posts%20loss%20of%20nearly%20$2-billion%20but%20says%20cruise%20bookings%20are%20accelerating&utm_campaign=newsletter&cu_i d=Ts6FwhWx6n2rSHC0x7MiReEeeFJOjKtb)

OTHER CAFII MEMBER-RELEVANT INDUSTRY NEWS/ISSUES

'Worse Than Ever': Australian Bank Culture Has Not Improved Since Royal Commission, Staff Say

Workers insist pay is still linked to hitting sales benchmarks and leaderboards to track sales are rife

- *Full Story podcast: Two years on from Australia's banking royal commission, why has progress stalled?*

By Ben Butler, Guardian Australia, April 6, 2021

https://www.theguardian.com/australia-news/2021/apr/07/worse-than-ever-australian-bank-culture-has-not-improved-since-royal-commission-staff-say?utm_term=d92be79582f863e33bb6937bf74c0589&utm_campaign=MorningMailAUS&utm_source=esp&utm_medium=Email&CMP=morningmailau_email

The culture inside Australia's banks has not improved in the two years since an overhaul of the scandal-prone sector was recommended by a royal commission (RC), employees say.

In focus groups conducted for the Finance Sector Union, bank workers rejected statements from the Australian Banking Association's chief executive, Anna Bligh, that employees were no longer being paid based on hitting sales benchmarks.

"If anything since the RC, things have just gotten worse," one worker said during the focus group sessions, a report of which has been obtained by Guardian Australia.

"The banks think that no one is watching. Since the royal commission, they're just slipping things back in and it's now worse than ever."

While some workers said things were slightly better, most condemned bank bosses for continuing to run a sales-oriented culture.

A retail bank worker for one of the big four banks, who spoke to Guardian Australia separately, said the lure of bonuses for making sales, which were banned as a result of the royal commission, had been replaced by the fear of being sacked if targets were not met.

"They used to offer us a carrot, now they threaten us with a stick," the worker said.

"They don't call them sales anymore, they call them different things like 'customer requirements met'. Frontline staff are always terrified of being performance managed out the door."

The FSU's focus group material was prepared by the union as part of a submission to a review of the ABA's own program to reform retail banking pay.

In 2016, as part of its efforts to fend off a royal commission, the ABA commissioned former senior public servant Stephen Sedgwick to conduct the review.

Sedgwick's final report, released in April 2017, recommended severing the direct link between sales and pay and replacing it with what the industry calls a "balanced scorecard", where financial results are just one component that goes into determining pay.

While his review was not enough to stop the royal commission from taking place in 2018, commissioner Kenneth Hayne endorsed it in his final report, saying the industry should "implement fully the recommendations of the Sedgwick review."

Sedgwick is currently conducting a review of the implementation of his report. As part of this process, he has invited submissions from industry participants, including the FSU.

However, the FSU national secretary, Julia Angrisano, said the changes had not addressed a culture of greed in the banking industry because they only affected frontline workers and bosses were still earning bonuses based on financial targets.

"If we don't change the way pay is structured from the very top, nothing will change," she told Guardian Australia.

She said branch workers such as tellers were trying to sell products "because they were getting smashed from above."

The change from explicit sales targets to balanced scorecards had not reduced the pressure to sell, she said.

"Before, everyone knew what it was, it was a sales target.

"Now there's all this trickery."

In the FSU's focus groups, rank-and-file workers also raised concerns about the continued existence of leaderboards to track sales, which Sedgwick criticized.

Leaderboards should only be used if they were "consistent with the intention to de-emphasize sales relative to ethical behaviour and customer outcomes," he said in his 2017 report.

But workers in the FSU focus groups said leaderboards were still rife and still focused on sales.

"Leaderboards still 100% exist," one worker said. "I've seen them with my own eyes. They are lying through their teeth when they say they don't have leaderboards."

Workers also raised concerns that banks expected them to continue to hit sales targets during last year's coronavirus shutdown.

The bank employee who spoke to Guardian Australia said that despite a big turnover in executive management since the royal commission, bank bosses were still not listening to rank-and-file staff.

“They all say we’re going to clean up the culture, yeah right. Nothing has changed.”

An ABA spokesman said that banks were “committed to improving culture and remuneration arrangements.”

“The current Sedgwick review is an important opportunity to take stock of the progress made so far,” he said.

“In recent months, Professor Sedgwick has been conducting staff surveys to inform his review. He’s also been meeting with the Finance Sector Union and regulators before delivering his final report.”

Unlike Already Heavily Consolidated Life & Health, Sky’s Still The Limit For Canadian P&C Insurance Industry Consolidation: Broker Executive

By Adam Malik, Canadian Underwriter, April 6, 2021

https://www.canadianunderwriter.ca/insurance/skys-still-the-limit-for-canadian-pc-industry-consolidation-broker-exec-1004206031/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterWeek&utm_content=20210409152701

Canadian property and casualty insurers have seen many a deal take place over the years — and it would be no surprise to see more to come, says a broker executive.

During the latest edition of the Insurance Institute of Ontario’s At the Forefront series, a question was put to Danish Yusuf, founder and CEO of Zensurance, about the approach regulators will take when it comes to one or a handful of insurers making up the vast majority of the market.

The question came up during a discussion about Intact’s deal to buy RSA Canada’s parent company in the U.K.

Yusuf didn’t speculate on how regulators might react if, say, Intact made another large-scale acquisition. But he’s sure regulators are thinking about the possibility.

“I had heard — I’m not in the space as much or as deep in it — but I heard [regulators] have some notional market share percentage that they have in mind, and that would be similar to the banks,” he said during the session The Insurance Industry Innovator’s Dilemma. “I think [the] high-20s per cent market share is...the max that they’re comfortable with.”

However, as Yusuf pointed out, no Canadian P&C insurer is really close to that level of market share. Intact is closest, with a market share of 15.27% in 2019, according to Canadian Underwriter's 2020 Statistical Guide. Assuming the deal with RSA goes through, that number would jump to about 20%. The next closest is Desjardins Group at 9.15%.

"So we have a lot of room for consolidation if that's the direction the industry wants to go," Yusuf observed.

Another consideration is to take a look at the Canadian life insurance sector for potential guidance, Yusuf pointed out.

"Three [life] companies control 90-something per cent [of the market]," he said. "So, much more consolidated. That happened in the late '90s. Maybe the regulators have a different view of where P&C should go."

Brokerages have also seen their fair share of consolidation, Yusuf observed. In the brokerage space, he doesn't believe any single company has the kind of market share in Canada like Intact does on the insurer side. "Even on the broker side, we have a lot of room for consolidation, if the players want to continue to do so," he said.

Two factors could potentially lead to "massive consolidation" on the broker side, Yusuf said.

One is the automation of transactional business. Yusuf believes the simple, commoditized parts of insurance will ultimately become automated, so brokerages that operate in this field will be consolidated.

"It will cost hundreds of millions of dollars to build a platform that you need to transact the transactional side," he explained. "You have to be a massive player in order to afford it."

The second factor would be large brokerages — think Aon, Marsh and Hub — growing larger through M&A.

What about those brokerages caught in the middle of the hunters and the hunted?

"There will be a long tail [before they participate in M&A one way or another]," Yusuf predicted. "Just at some point, providers will need to shift one way or the other [or be stuck in the middle]."

Number Of Suspicious Claims “At An All-Time” High During COVID: RSA

By Jason Contant, Canadian Underwriter, April 6, 2021

https://www.canadianunderwriter.ca/insurance/number-of-suspicious-claims-at-an-all-time-high-during-COVID-rsa-1004206038/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210407170615

Even though claims volume has significantly decreased during the COVID-19 pandemic, the number of claims flagged for possible fraud investigation remains comparable to pre-pandemic levels, RSA told Canadian Underwriter last week.

“From RSA’s perspective... this indicates [claims] with concerning loss details are at an all-time high, really,” said Meagan Maher, SIU (special investigations unit) specialist with RSA.

“We are seeing more people committing insurance crimes that don’t have history of it,” Maher added. “We’re seeing an increase in insurance fraud by people who do have a history of it as well.”

Lori Craig, national underwriting consultant at RSA, said she believes the increase in fraudulent claims is driven by the financial issues that have arisen because of COVID.

“People just needing to offload vehicles, get out of leases, those types of things,” Craig told Canadian Underwriter. “We’re seeing a lot of claims coming through that we’ve fortunately been able to prove as fraudulent. It’s a huge increase over what we’ve seen in years past and it’s all driven by those economic factors.”

Maher and Craig were discussing the most frequent types of fraud RSA has seen throughout the pandemic, as well as the correlation between increased fraud incidence and times of economic downturn, among other topics.

In general, since there are fewer drivers on the roads, “the opportunity to falsify losses without witnesses has certainly presented itself,” Maher said. For example, drivers involved in an accident may not call the police as often or go to the hospital. “They’re claiming it’s all related to fear of catching COVID, when really it just provides them with an excuse to get out of reporting loss so that it’s confirmable.”

Fraud is not just confined to auto insurance. For fraudsters, opportunity knocks in the property space as well. “[Perhaps] you’ve got tenanted properties where nobody is paying rent,” Craig posited. She says RSA has seen instances in which people have deliberately started fires to try to get a claims payout.

The insurer is also experiencing an increase in water loss claims, “because there’s obviously not going to be any witnesses for that within your own home,” Maher said. “There’s no first responders that have to respond to the scene of a water loss.”

Returning to auto insurance fraud, people might be motivated to make a false claim if they are struggling to make their car or other insurance payments. Or they might falsify claims to help them pay off debts.

“We’ve also seen an increase in COVID-related charges from [repair] shops such as exorbitant cleaning fees and delays of repairs, [or] refusal to release vehicles as a result of a COVID-related holding period,” Maher said.

RSA has also noticed an increase in virtual telemedicine submissions. Telemedicine provides insurers with a safe way to receive medical care or treatment submissions, but it’s largely unregulated because it was ushered in quickly last year, Maher said.

“We’re seeing more accident benefits claims coming in through HCAI [health claims for auto insurance] that have ‘virtual care’ listed as the form of treatment provision,” Maher reported. “We’re definitely flagging claims more because of that.

“It’s very hard to prove [injuries are] not happening, or [that they’re] happening in a way that’s different from what they’re reporting, because nobody can go into the clinics and check,” Maher said. “There’s no real, official documentation that’s required to prove it happened.”

RSA’s findings are in line with those observed at FRISS, a P&C insurance fraud detection software company. FRISS said during a webinar last month that it has witnessed cases of body shops charging drivers extra cleaning fees and storage days for vehicle cleaning. It has also seen a rise in residential arson and water damage claims. And fraudsters are using COVID as an excuse to leave the scene of an accident.

Both RSA and FRISS pointed to a recent Insurance Bureau of Canada report that found insurance fraud tends to increase when the economy is in decline. According to a 2018 PwC economic crime survey quoted by IBC, times of economic turmoil often result in increased motivation to commit a crime, the opportunity, and the ability to rationalize when to commit fraud.

“For the rationalization piece that the PwC piece speaks to, during times of economic hardship, consumers can more easily fall into the mindset that the money they’ve spent on insurance premiums over the years entitles them to recoup some of that money when they’re struggling,” Maher said. “We see that happening either by creating false claims or by inflating legitimate claims, which is known as opportunistic fraud.”

Proposal Could Make US Life Insurers Bigger Real Estate Owners

By Allison Bell, ThinkAdvisor, April 9, 2021

https://www.thinkadvisor.com/2021/04/09/proposal-could-make-life-insurers-bigger-real-estate-owners/?kw=Proposal%20Could%20Make%20Life%20Insurers%20Bigger%20Real%20Estate%20Owners&utm_source=email&utm_medium=enl&utm_campaign=lifehealthdaily&utm_content=20210409&utm_term=tadv

What You Need to Know

The NAIC set the current commercial real estate “charge” levels in the early 1990s, before insurers had much data on real estate risk.

- U.S. life insurers ended 2019 with about \$63 billion in real estate investments.
- The ACLI says real estate losses have been low, even during the Great Recession.

State insurance regulators are working on a change in the rules for counting life insurers’ assets.

In theory, the change could lead life insurers to spend billions of dollars more on buying office buildings, apartment complexes, industrial properties and other types of commercial real estate.

The American Council of Life Insurers wants the National Association of Insurance Commissioners to cut the charge life insurers now must apply to the value of the real estate they own to 11%, from 15%.

U.S. life insurers and other U.S. insurers use risk-based capital (RBC) ratios to show how much capital they have to pay the benefits they have promised, after adjusting for the risk level of the investment vehicles they have used to manage store their assets.

If a life insurer owns an office building or other commercial real estate, the ACLI’s proposal would increase the amount of building value the insurer could include in RBC ratio calculations.

The Possible Impact

The ACLI itself has suggested, in a proposal it sent to the NAIC in April 2017, that a real estate RBC charge reduction would probably not lead to big increases in life insurers’ real estate investment holdings.

“While the recommended decrease in RBC charge is material, we believe it is unlikely that insurance companies will make large changes to their commercial real estate (CRE) allocations in response to changes in the RBC factor, as allocation decisions are based on a number of factors, including asset-liability management, taxation, sector investment expertise and experience,” according to the ACLI.

The National Association of Real Estate Investment Trusts says the U.S. commercial real estate market had a total value of about \$16 trillion in 2018.

Life insurers ended 2019 with only about \$63 billion of their \$4.6 trillion in cash and invested assets invested directly in real estate, according to the NAIC's Capital Markets Bureau.

The value of life insurers' commercial real estate holdings amounted to only about 0.4% of the U.S. commercial real estate market's total value.

But annual U.S. commercial real estate deal volume has been averaging between \$400 billion to \$500 billion per year, according to CBRE Research.

If implementation of the ACLI proposal led life insurers to increase their commercial real estate holdings 10%, the \$6 billion in new deals would amount to just 0.04% of U.S. commercial real estate market value but about 1.2% to 1.5% of annual deal volume.

NAIC's Spring Meeting

Members of the Life Risk-Based Capital Working Group, an arm of the National Association of Insurance Commissioners (NAIC), talked about the ACLI's proposal for reducing the RBC charge for insurer-owned real estate last month, during an online meeting.

The working group and other NAIC teams have put documents related to the RBC rule change proposal in document packets for the NAIC's spring national meeting.

The NAIC is holding the spring meeting online. The official opening session will start at 10 a.m. Central Daylight Time Monday.

The History

The NAIC has developed a detailed investment RBC charges table to help insurers calculate their RBC ratios. The group assumes that U.S. government bonds are free from risk. An insurer can put the assets in U.S. government bonds in its risk-adjusted capital total without subtracting any value to reflect risk.

The risk charge for an insured residential mortgage that's in good standing is just 0.14%.

The current 15% charge for insurer-owned real estate is almost as high as the 18% charge that the NAIC imposes on life insurers' investments in farm mortgages that are 90-days overdue but not yet in the process of foreclosure.

The ACLI has been trying to persuade the NAIC to reduce the 15% charge for insurer-owned real estate since 2012. It says the regulator first set the charge at 15% because they had little data on commercial real estate market performance.

New analyses, which include data from the 2007-2009 Great Recession and the current COVID-19 pandemic-related downturn, suggest that regulators could safely cut the charge for insurer-owned real estate to as little as 8%, according to the ACLI.

UPCOMING WEBINARS AND EVENTS

Web Seminar: InsurTech North Happening Virtually

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

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

Agenda: [Click here](#)

Cost: \$199.00

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

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

[Register Now](#)

Web Seminar: Climate Change: Why It Matters

Date: Wednesday, April 28, 2021

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

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

Attendees will hear insights on these topics:

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

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

[Register Now](#)

Web Seminar: Canada Life Presents Insurance Live

Date: Thursday, April 29, 2021

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

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

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

[Register Now](#)

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](#)