

## **CAFII ALERTS WEEKLY DIGEST: August 6 to September 9, 2022**

September 9, 2022

*The CAFII Alerts Weekly Digest is intended to provide a curated compendium of news articles, analyses, editorials, and opinion commentary on insurance, regulatory, business/industry/economic, and societal topics of relevance to CAFII Members – drawn from domestic and international industry trade press and mainstream media – to aid in Members' awareness of the spectrum of recently published media content in those areas. Inclusion of a news article, analysis piece, editorial, or opinion column in the Weekly Digest in no way implies CAFII's support or endorsement of the interpretations, analyses, views, and/or opinions therein.*

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## GOVERNMENT LEGISLATION AND STRATEGY NEWS

### Feds Consider Diversity Rules For Financial Firms

*Following CBCA Changes And CSA Discussions, The Government Is Consulting On Requirements For Federal-Sector Firms*

*By James Langton, Investment Executive, August 9, 2022*

[Feds consider diversity rules for financial firms | Investment Executive](#)

Following up on a pledge from the 2021 federal budget, the Trudeau government is launching a consultation on possible corporate governance reforms for the financial sector — including measures designed to enhance diversity at federally regulated financial firms.

There are no specific diversity disclosure requirements in federal financial sector legislation, although certain companies already must meet requirements set by the Canadian Securities Administrators (CSA) in provincial securities law. Some must also follow requirements that were recently introduced to the Canada Business Corporations Act (CBCA).

The federal Department of Finance is contemplating measures to bring the federal financial institutions statutes in line with the CBCA's new diversity disclosure requirements.

Among other things, the consultation seeks feedback on whether the requirements now set out in the CBCA — which covers women, visible minorities, indigenous people, and disabled people — are also appropriate for the federal financial sector.

Specifically, it asks whether these disclosures are adequate to inform investment and voting decisions for directors at financial sector firms, and whether the requirements should be tailored to the firm's size or its ownership structure.

The consultation also addresses issues raised by the CSA as it has contemplated expanding its requirements in this area.

For instance, a roundtable held by the Ontario Securities Commission (OSC) last year considered extending securities disclosure requirements beyond women on boards to other minority groups, and whether tools such as diversity targets and director term limits would encourage greater diversity at public companies.

While the CSA has yet to propose reforms in this area, given its consultation, the federal government is now also seeking feedback on the use of diversity targets for directors and executives — including whether firms should set their own targets, or if they should be set out in guidance.

It also contemplates setting term limits for directors (or asking firms to set them), prescribing the form of diversity disclosure (to ensure that data is consistent and comparable between firms), and asks for input on possible enforcement penalties for firms that fail to comply with these requirements.

The deadline for providing feedback to the consultation is September 23.

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## REGULATOR/POLICY-MAKER NEWS

### Regulatory Peril Is Banks' Top Governance Risk: Fitch

*Failings That Inflict Broader Reputational Harm Or Signal Deeper Issues Are Most Likely To Impact Credit Ratings*

*By James Langton, Investment Executive, August 11, 2022*

[https://www.investmentexecutive.com/news/research-and-markets/regulatory-peril-is-banks-top-governance-risk-fitch/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=I-NT-EN-morning&hash=6d73923380f292a40dc042b455f0fde3](https://www.investmentexecutive.com/news/research-and-markets/regulatory-peril-is-banks-top-governance-risk-fitch/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=I-NT-EN-morning&hash=6d73923380f292a40dc042b455f0fde3)

Regulatory enforcement represents the top governance issue at the world's banks, according to a new report from Fitch Ratings.

The rating agency reviewed over 1,500 reports of "risk events" at banks over the past couple of years — from 2020 through the second quarter of 2022 — which represented 600 meaningful governance failings.

Almost half of these failings involved regulatory sanctions.

Fitch filtered the issues into several categories, and found that regulatory fines represented "by far the largest category," ranging from modest sanctions for misconduct such as client overcharging to large fines for major deficiencies in risk management.

Instances of fraud — including tax evasion, bribery, and theft — ranked a distant second to regulatory enforcement.

Money laundering and allegations of misconduct against firms' employees and management were also prominent, Fitch noted, followed by "weak controls" and other "reputational" issues, such as reports of harassment or discrimination.

Fitch said that most of these governance issues wouldn't have an immediate impact on banks' credit ratings, absent fines or losses that are large enough to impact a bank's bottom line.

"However, if a governance failing leads to significant reputational damage, or if it is symptomatic of more serious or widespread failings, negative rating actions could follow."

## NEWS ABOUT CAFII MEMBERS AND/OR THEIR PARENT COMPANIES

### RBC CEO Says Employees Should Be In The Office More Often

*By Vanmala Subramaniam, The Globe and Mail, August 16, 2022*

The chief executive of Canada's largest bank is urging employees to return to the office more frequently, and is saying that the bank must become more deliberate about on-site work.

In an internal memo to Royal Bank of Canada's 89,000-plus employees on Tuesday, August 16, chief executive Dave McKay asked that they "come together more often in person to work and collaborate" as the fall season approaches.

Mr. McKay acknowledged that flexible and hybrid work models are "here to stay," and that the role of the office in workers' lives has changed as a result of the pandemic, but he suggested that face-to-face interaction is a business necessity.

"For hybrid to continue to work effectively, we need to get the balance right and be a bit more deliberate about when and how we organize on-site," he said.

This is the first time this year, according to RBC, that Mr. McKay has directly addressed employees about returning to the office.

In justifying more-frequent office attendance, Mr. McKay argued that technology can't replicate the "energy, spontaneity, big ideas, or true sense of belonging" that come from working together in-person. He added that mentorship and skills development, critical parts of the bank's culture, are challenging when done through video screens.

In a June interview with The Globe and Mail, RBC's now-former chief human resources officer, Helena Gottschling, said that the bank was serious about maintaining its flexible approach to returning to the office, and had largely left it to individual departments to decide how many days a week employees should make the commute. "I would have loved the flexibility of not coming into work daily," she said at the time.

Mr. McKay's memo did not specify a minimum number of days that employees would have to work from offices, but RBC spokesperson Rafael Ruffolo said the bank is now asking most of its workers to do so two or three times per week by the end of September. When asked what percentage of RBC employees are currently coming into work at least once a week, he said the bank couldn't share those details.

"For some regions and teams, these practices are already in place. For others, this approach will require adjustments," Mr. Ruffolo said.

Most of Canada's largest white collar employers, including the Big Five banks, mandated a partial return to offices for their staff starting in the spring of 2022. But many workers have made permanent lifestyle changes that make daily commuting difficult, and employers have struggled to convince them to travel.

Foot traffic in the downtown cores of most major Canadian cities – one measure of how many people are actually returning to the office – still remains vastly below pre-pandemic levels.

According to July data from real estate company Avison Young, there was an uptick in foot traffic in the downtown cores of six of Canada's largest cities – including Toronto, Montreal, and Vancouver – this summer compared with last summer. But the number of pedestrians was still 54.7 per cent below what it was in early March 2020, before the pandemic hit.

The latest data from Statistics Canada show that last month there was a slight increase in the number of people who worked most of their hours from home, from 23.8 per cent in June to 24.2 per cent in July. The agency attributed the uptick to a rise in the number of COVID-19 cases.

In 2016, by comparison, just 4 per cent of employees worked most of their hours from home. When the pandemic first hit in 2020, 30 per cent of employees worked mostly remotely.

Other large employers are also pushing for a fall return to in-person work. On Monday, August 15, according to media reports, the tech giant Apple told employees in the company's California headquarters that they would have to return to the office three times per week starting in September. In May, Apple attempted to get employees back into the office three days per week, but scrapped the requirement after significant pushback from workers.

Read Story (Subscription Required): [https://www.theglobeandmail.com/business/article-rbc-ceo-hybrid-office-work/?utm\\_medium=email&utm\\_source=Politics%20Briefing&utm\\_content=2022-8-17\\_13&utm\\_term=Politics%20Briefing%3A%20Trudeau%20says%20approval%20of%20U.S.%20Inflation%20Reduction%20Act%20%E2%80%98is%20good%20news%20for%20Canadians%E2%80%99&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb](https://www.theglobeandmail.com/business/article-rbc-ceo-hybrid-office-work/?utm_medium=email&utm_source=Politics%20Briefing&utm_content=2022-8-17_13&utm_term=Politics%20Briefing%3A%20Trudeau%20says%20approval%20of%20U.S.%20Inflation%20Reduction%20Act%20%E2%80%98is%20good%20news%20for%20Canadians%E2%80%99&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb)

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## COVID-19 PANDEMIC RESILIENCE AND RECOVERY NEWS

### Protecting Your Wallet Against Lost, Delayed Baggage More Important Than Ever

*By Leah Golob, The Canadian Press, August 9, 2022*

<https://www.bnnbloomberg.ca/protecting-your-wallet-against-lost-delayed-baggage-more-important-than-ever-1.1803691>

On July 8, Aaliyah Corbin landed at Toronto's Pearson International Airport after a fun and relaxing vacation with friends in Portugal. The good times quickly ended, however, when her luggage was nowhere to be found.

Instead, she discovered an airport employee had accidentally attached her bag tag to her friend's luggage. Among the four friends she was travelling with, Corbin's was the only bag lost. To make matters worse, this was the day that Rogers had a network outage, so it felt extra chaotic at the airport, the 26-year-old said.

"I was very emotional and very upset to walk into such a disorganized disaster. It felt overwhelming ... All I could do was think about the belongings that were memorable to me."

Reports about delayed and lost baggage have been making headlines alongside news of cancelled or postponed flights. Last month, an Ipsos poll conducted on behalf of Global News, revealed that 58 per cent of Canadians are avoiding airports until the situation improves and 70 per cent call the problems an embarrassment to Canada.

"There's a lot of chaos around the world with regards to travelling as people are picking it up after a few years of not travelling," said Natasha Macmillan, director of everyday banking at Ratehub.ca, an online platform that compares financial products.

A credit card with delayed baggage insurance can help if your checked bag doesn't arrive at your destination on schedule. You can be reimbursed for some or all of the costs of essential items, such as clothing and basic toiletries, that you need to purchase in the meantime, Macmillan said.

You might also be eligible to be reimbursed for a certain amount of your personal belongings. Coverage varies between cards and can extend to a spouse and any dependant children travelling with you.

Cardholders will want to read the terms and conditions of any credit card they choose carefully, because there can be exclusions such as losses when returning home to your province or territory or for unchecked luggage, Macmillan said, and certain items such as prescription glasses, sporting equipment, and cameras may not be covered.

Since Canadians can buy travel insurance on their own, it's worth weighing whether a credit card with these types of insurance is needed.

According to Barry Choi, a personal finance and travel expert in Toronto, it all comes down to costs.

"A typical travel insurance policy that comes with medical and extended coverage — including delayed and lost baggage and trip delay insurance — can cost about \$300 a year. This would cover you for an unlimited number of trips for about two weeks of consecutive travel at a time," he said.

"Credit card travel insurance can offer similar policies while their annual fees may only be \$120 to \$250 a year. Now if you only travel once a year for a short period, it may be cheaper to just buy a separate travel insurance policy as needed."

In Corbin's case, she went with insurance through a travel agent. It covered up to \$1,500 but since her luggage and belongings were worth closer to \$2,500 she decided to wait for the airline rather than putting in a claim in the hope of recouping the full amount and more for the hassle.

Both Choi and Macmillan recommend the TD Aeroplan Visa Infinite card for those looking for a credit card with travel insurance. The annual fee is \$139 per year, but it's typically waived for the first year, Choi said. The card also has Air Canada benefits, such as the ability to check your first bag for free.

Choi also recommended The American Express Gold Rewards Card, which has an annual fee of \$250, and Macmillan suggested the American Express Cobalt Card, which has a monthly fee of \$12.99. All of these cards allow users to collect points that can go toward travel.

Choi warns to keep in mind that there are specific conditions to qualify for credit card insurance. Usually, cards require that you charge a certain percentage, and sometimes the entire amount, of your flights in order for baggage insurance to apply. If you're paying partially with points, the conditions might be even more strict.

It's also important to note that getting a credit card with travel insurance doesn't always mean you'll get to bypass dealing with the airline.

"Some credit card providers will only cover you for the portion of the replacement cost of lost personal property that is not paid by the common carrier or other insurance," Macmillan said.

"So, while it's a valuable insurance to have, it may not allow you to entirely avoid filing a claim with the common carrier."

In a response to a request for comment about Corbin's case, a spokesperson for Air Transat said, "the operational issues currently affecting baggage handling service providers at several airports are unfortunately impacting some of our clients' travel experience. Regarding this specific case, we are doing everything in our power to find the client's luggage and sincerely apologize for the inconvenience.

"We have sent all the information about her luggage, including photos, to both Lisbon and Toronto airports, which send us regular updates. We are also in contact with the client directly to inform her of available recourses."

Shortly after The Canadian Press contacted Air Transat about Corbin's case, Corbin received a reply to an email she had sent inquiring about next steps. The email stated if she shared the contents of her bag, Air Transat would be "happy to compensate." Since it's been more than 30 days, she is entitled to claim the contents of her baggage, though the airline tracing is still occurring and her baggage will be sent to her once it's found.

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## Flight Issues? What You Need To Know About Compensation

*By The Canadian Press, August 8, 2022*

<https://www.bnnbloomberg.ca/flight-issues-what-you-need-to-know-about-compensation-1.1803148>

Delayed and cancelled flights are a reality this summer amid surging demand for travel, so customers should know whether they can expect compensation from airlines under federal regulations.



The Air Passenger Protection Regulations say ticket holders are entitled to financial compensation if they arrive at their destination at least three hours late, or if their flight was cancelled and the disruption was unrelated to safety issues or outside the airline's control.

Some airlines have been criticized over their explanations for the disruptions, including both Air Canada and WestJet citing staffing shortages as a safety issue. The Canadian Transportation Agency (CTA) has disputed lack of staff as valid under compensation rules.

A July 8 ruling by the CTA said the threshold was high for an airline to use staffing shortages as a safety issue and found in that instance that WestJet had not met it, ordering the airline to pay what was owed to the traveller.

The CTA previously looked into the issue of cited reasons for disruptions in 2020 and found that there were multiple communication issues leading to passenger frustration, but found no evidence that the airlines deliberately mischaracterized the reasons for delays and cancellation.

To dispute an airline's decision, customers need to file a request in writing for compensation to the airlines, which then have 30 days to respond.

If a traveller is unsatisfied with the airline's response, they can then file a complaint to the CTA through the agency's website, but a huge backlog means travellers could have to wait some time to get a response.

The CTA faced a total of 28,673 complaints for the year up to March 31, including 12,158 new complaints and the carry-over of 16,515 reports from the previous fiscal year. Of the total, about half involved flight disruptions, while ticketing and reservations complaints also numbered in the thousands.

The higher numbers come even though many travellers don't bother to appeal their decision. Up to two-thirds of Canadian claimants give up their claim after an initial rejection by the airline, according to an online YouGov survey in 2019, though awareness of the new rules could have improved since then.

Appealing could well be worthwhile though, as a 2019 study from AirHelp, a German company that helps process claims, found that airlines wrongfully reject more than 50 per cent of valid claims at first.

The potential payouts for customers vary depending on a few factors including how lengthy the delay, how big the airline, and how much notice was given, as well as the question of whether the issue was within the airline's control and not a safety issue.

If the trip was cancelled within 14 days or less, passengers are owed \$1,000 for a cancellation or delay of nine hours or more, and between \$400 and \$700 for delays of three to nine hours.

For those informed more than two weeks in advance, they are owed alternate travel arrangements or a refund, at the traveller's choice.

No matter how long the notice, a passenger who opts to reject a rebooking should receive \$400 in compensation from large airlines and \$125 for small airlines, on top of a refund.



Those denied boarding, such as from overbooking, could see between \$900 and \$2,400 depending on how much it delays their arrival, while there are also rules on compensation for lost and damaged baggage that can go up to \$2,300.

Added rights coming into force on September 8 will mean that even if the cause of the delay is outside the airline's control, they must rebook the traveller within 48 hours on their or a competitor's flight or the traveller will be eligible for a refund.

Previously, the passenger rights regime only required refunds for flight disruptions that were within the airline's control, which excluded situations ranging from weather to war to unscheduled mechanical issues.

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## Canada's Airlines Push Back Against Incoming Passenger Refund Requirements

*Starting September 8, Airlines Will Have To Refund Or Rebook Passengers For Delays And Cancellations Even When The Issue Is Something Outside Of Their Control, Such As Weather*

*By Ryan Tumilty, National Post, August 15, 2022*

<https://nationalpost.com/news/politics/airlines-push-back-against-incoming-refund-requirements>

Canada's airlines say new rules forcing them to refund or rebook passengers, even when delays and cancellations are outside their control, are unfair, especially as the industry struggles.

The Trudeau Liberals' bill of rights for air travel came into force in 2019, requiring airlines to rebook or refund passengers when a flight is cancelled or excessively delayed because of circumstances an airline can control, such as oversold flights.

But starting September 8, airlines will have to refund or rebook passengers for delays and cancellations even when the issue isn't within their control, for problems such as the weather. The rules will require them to rebook passengers on a new flight within 48 hours of the original flight or they must offer the passenger a full refund.

Jeff Morrison, president and CEO of the National Airlines Council of Canada, said that puts all of the pressure on airlines, at a time when the whole sector is facing challenges.

"Airlines will essentially be required to shoulder the entire burden of responsibility for flight disruptions, despite the fact that so many other partners and players are involved in the air travel experience," he said.

Canadians taking to the skies this summer have faced ongoing pandemic restrictions, security delays, and issues at customs as they return from abroad. Morrison said it's not fair, while those problems still persist, that only airlines have to put money on the table.

WestJet spokesperson Madison Kruger echoed Morrison's comments and said that government agencies such as the Canadian Air Transport Security Authority and the Canada Border Services Agency, as well as airports and other parts of the system, should all be involved.

"We are disappointed that airlines continue to be singled out as the only point of ownership and accountability for travel in Canada as this must be a shared responsibility by the entire ecosystem," she said in an email. "Requiring airlines to be the sole provider of reimbursement for delays outside of the airline's control creates an unbalanced system that does not reflect the responsibility that we collectively hold to the Canadian traveller."

Morrison said the industry is also worried about ongoing pandemic restrictions, including the mandatory use of the ArriveCan app. He suggested that the new refund obligations should be delayed at least until the pandemic restrictions are no longer in place.

"These new regulations are in place at a time when something like 60 countries in the world have completely done away with pandemic restrictions. We still face them so that's another concern."

Morrison stressed that airlines are doing everything they can to avoid delays and cancellations.

"We want to see them as a kind of last resort and ensure that everyone gets to where they need to go."

Airlines can dispute possible refunds and, even under the current rules, passengers have complained that airlines have said that issues such as crew shortages are beyond their control. Passengers can appeal those denials to the Canadian Transportation Agency, which has recently warned airlines that they must provide clear evidence if they are claiming a crew shortage is beyond their control.

The new refund obligations were added to the rules following the COVID-19 pandemic when airlines cancelled hundreds of flights and offered few refunds until the government provided a massive financial aid package.

Data the government released on Thursday, August 11 is showing improvement in the system. During the week of August 1 to 7, 97 per cent of flights were not cancelled and 85 per cent of flights from the country's largest airports left on time, up from 75 per cent in the first week of July.

During the height of the delays, passengers returning from overseas were often held on the tarmac because Toronto Pearson Airport's customs hall was too full. That happened to 19 aircraft in the last week of July, compared to 373 in the last week of May.

Security screening is also improving with 88 per cent of passengers clearing that hurdle within 15 minutes.

Transport Minister Omar Alghabara was not available for an interview on Friday, August 12, but his office released a statement and said that airlines need to follow the rules, including the new refund obligations.

“Airlines need to follow the rules set out by the CTA because they have an obligation to ensure that their operations respect the rights of passengers.”

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## Group Files Constitutional Challenge Of ArriveCan App In Federal Court

*By The Canadian Press, August 24, 2022*

A constitutional rights group has launched a legal challenge of a federal requirement that travellers to Canada use the ArriveCan app.

The action was filed in Federal Court by the Justice Centre for Constitutional Freedoms on behalf of 11 Canadians, including some allegedly fined up to \$8,500.

The legal challenge, spearheaded by an organization that has opposed public health measures such as lockdowns and vaccine mandates, seeks to strike down mandatory use of the app and to declare quarantine rules for Canadians who refuse to use the app as unconstitutional.

The notice of application alleges that the federal health minister has failed or refused to provide evidence that ArriveCan’s data collection is legal or secure.

It also claims that ArriveCan has proven to be unreliable and prone to errors that have infringed the Charter rights of Canadians.

Federal lawyers have yet to file a statement of defence in the case.

Read Story (Subscription Required): [https://www.theglobeandmail.com/canada/article-group-files-constitutional-challenge-of-ArriveCan-app-in-federal-court-2/?utm\\_medium=email&utm\\_source=Politics%20Briefing&utm\\_content=2022-8-25\\_18&utm\\_term=Politics%20Briefing%3A%20Trudeau%20and%20NATO%20secretary-general%20Stoltenberg%20visit%20Nunavut%2C%20look%20at%20protecting%20north%20amid%20Russian%20invasion%20of%20Ukraine&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb](https://www.theglobeandmail.com/canada/article-group-files-constitutional-challenge-of-ArriveCan-app-in-federal-court-2/?utm_medium=email&utm_source=Politics%20Briefing&utm_content=2022-8-25_18&utm_term=Politics%20Briefing%3A%20Trudeau%20and%20NATO%20secretary-general%20Stoltenberg%20visit%20Nunavut%2C%20look%20at%20protecting%20north%20amid%20Russian%20invasion%20of%20Ukraine&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb)

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## U.S. Lawmakers, Advocates Pushing Ottawa To Eliminate ArriveCan, Open Nexus Offices

*By The Canadian Press, August 22, 2022*

Lawmakers and cross-border business advocates in the United States want Justin Trudeau’s Liberal government to go back to the future in order to ease travel delays between the U.S. and Canada.

Nearly 1,500 emails have been sent to federal MPs and Public Safety Minister Marco Mendicino since the Canadian American Business Council’s new campaign, “Travel Like it’s 2019,” went live two weeks ago.

The online campaign calls on Ottawa to scrap the troublesome ArriveCan app, a mandatory pre-screening tool for visitors to Canada, and to tackle the backlog plaguing the Canada-U. S. trusted-traveller system known as Nexus.

Both are direct symptoms of the COVID-19 pandemic, and are just part of a constellation of factors critics say are causing widespread travel delays across the continent and discouraging some would-be travellers.

But they are also the easiest factors to eliminate, said Council CEO Maryscott Greenwood, who fears the pandemic has become an easy excuse to allow for the gradual thickening of the Canada-U. S. border.

“The public health emergency has given governments permission to have an asynchronous approach to what should be synchronous border policy,” Greenwood said in an interview.

“That’s a major shift. That’s really different. And we have to fix that.”

Just last week, Transport Minister Omar Alghabra told the House of Commons transport committee that the lingering after-effects of the pandemic are to blame for chronic travel delays at Canadian airports.

Opposition Conservatives, however, have been trying to make a political lightning rod out of ArriveCan, the smartphone app and web portal which visitors must use to upload their travel documentation and vaccination status ahead of time.

So, too, have some U.S. lawmakers.

“This requirement disincentivizes travel, harms the flow of commerce, and burdens travellers with the submission of private health information,” New York Representative Elise Stefanik, a Republican, wrote in a letter last week to Mendicino and Kirsten Hillman, Canada’s ambassador to the U.S.

Some travellers are intimidated by the app requirement, while others fail to follow the upload procedure until they arrive at the border or the airport, causing customs delays, Stefanik continued.

“As a result, travellers are choosing to stay home rather than face long wait times and frustrations caused by the ArriveCan app.”

On Nexus, New York Democrat Representative Brian Higgins wrote to Chris Magnus, the commissioner of U.S. Customs and Border Protection, to demand the agency prioritize clearing a backlog of applications on the U.S. end.

The system receives between 8,000 and 15,000 applications a day, Higgins wrote, and the current wait time for an appointment is upwards of nine months.

He also cited recent border statistics that suggest the volume of traffic entering the U.S. is still a shadow of what it was in 2019.

Data released by the border agency last week show 250,678 personal passenger vehicles crossed into the U.S. in the Buffalo-Niagara Falls region in June of this year, compared with 462,665 in June 2019.

“These diminished operations are harmful to the United States economy as well as the quality of life along our northern border,” Higgins wrote.

“The timely processing of Nexus applications and interviews will increase border activity as we work toward recovery from the COVID-19 pandemic.”

The current application backlog for Nexus has reached 350,000. Nexus offices in the U.S. re-opened in April, while the 13 enrolment centres in Canada remain closed.

Recent media reports suggest that those offices are shuttered because of a dispute over whether U.S. customs officers should be allowed to carry sidearms inside Nexus centres, but Greenwood isn't convinced.

The bilateral treaty that governs Canada-U. S. pre-clearance already allows U.S. border guards to retain their sidearms under certain circumstances, she said. The U.S. reportedly wants those terms extended to include Nexus.

Greenwood said she believes that the federal government could get those centres opened up promptly if it made it a priority – and she's hoping the campaign can help make that happen.

“They are hearing about it from us, they are hearing about it from members of Congress, and they're hearing about it from their own constituents,” she said.

“I think it's escalating to the point where it's got to be dealt with.”

Read Story (Subscription Required): [https://www.theglobeandmail.com/canada/article-us-lawmakers-advocates-pushing-ottawa-to-eliminate-ArriveCan-open/?utm\\_medium=email&utm\\_source=Coronavirus%20Update&utm\\_content=2022-8-22\\_19&utm\\_term=Coronavirus%20Update%3A%20Western%20University%20mandating%20booster%20dose%2C%20masks%20in%20return%20to%20campus&utm\\_campaign=newsletter&cu\\_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb](https://www.theglobeandmail.com/canada/article-us-lawmakers-advocates-pushing-ottawa-to-eliminate-ArriveCan-open/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2022-8-22_19&utm_term=Coronavirus%20Update%3A%20Western%20University%20mandating%20booster%20dose%2C%20masks%20in%20return%20to%20campus&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb)

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## Ottawa Discreetly Changed Rules For ArriveCan To Let Travellers Have One-Time Exemption

*By Catherine Lévesque, National Post, August 12, 2022*

[Ottawa discreetly changed rules for ArriveCan to let travellers have one-time exemption \(msn.com\)](#)

Travellers coming into Canada by the land border can benefit from a one-time exemption if they forget to submit their information through the ArriveCan application.

The federal government discreetly made the change in May for Canadian citizens and permanent residents, and extended it to all foreign nationals, including American citizens, at the end of the month of July, confirmed the Canada Border Services Agency (CBSA) on Friday, August 12.

CBSA spokesperson Judith Gadbois-St-Cyr said that these “temporary” measures have been put in place for fully vaccinated travellers in order to “provide more flexibility” to those “who may have been unaware of the requirement to submit their mandatory health information via ArriveCan.”

“After this one-time exemption, fully vaccinated Canadian citizens, permanent residents, and persons registered under the Indian Act who do not submit their information through ArriveCan will be subject to quarantine and testing and may also face fines,” said Gadbois-St-Cyr.

“Foreign nationals who do not submit their information in ArriveCan on subsequent trips will not be allowed to enter Canada,” she added.

The one-time exemption has been used a fraction of times for those crossing the land border to enter Canada. From May 24 to August 4, it was used 308,800 times out of the 5,086,187 land border travellers with a right of entry, according to numbers provided by CBSA.

The information, first revealed by Radio-Canada, was not the subject of an announcement by the government nor did it figure on the CBSA website as of Friday afternoon, August 12.

Richard Savage, first national vice-president of the Customs and Immigration Union (CIU), said that the CBSA briefed border officers on the matter earlier in the year and that this slight change in the rules has resulted in less delays at the land border.

“The one-time mulligan has released our officers from being IT consultants almost 100% of their day to allowing them to go do the jobs that they’re trained to do,” he said.

Savage said that travellers who benefit from this exemption are given an information package explaining what ArriveCan is and how to fill it out, but that their one-time free pass will be recorded so that these travelers do not pretend that they were not aware of the obligation.

Border officers will still be able to assist travellers in completing the application if need be, but it “takes time” and “causes backups” at the border, added Savage.

Barbara Barrett, executive director of the Frontier Duty Free Association, said she was not made aware of the recent exemption at the land border with respect to ArriveCan and expressed frustration and disappointment that her organization was not kept in the loop.

“We’re licensed by the CBSA, and this information isn’t flowing to us,” she lamented.

Launched in November 2020, ArriveCan aimed to reduce the spread of COVID-19 by ensuring that arrivals were double-vaccinated and to facilitate contact tracing, with speedier processing times at the border as a potential bonus.

It was initially mandatory only for air travellers entering Canada but became a requirement for all travellers crossing the border, including at land crossings, in February 2021.

The government announced that the app will be mandatory through at least September 30, and comments made by Public Safety Minister Marco Mendicino have suggested it will outlast the pandemic as part of a modernization strategy that seeks to shrink border bottlenecks.

“That is honestly not a decision the government has made,” said a government source, speaking on background to discuss the issue of ArriveCan more freely. “We’re currently weighing options before us in terms of what we can do with that long term.”

The federal government has faced massive backlash from various stakeholders for its use of ArriveCan in recent months.

The Canadian American Business Council, who recently launched an ad campaign to urge the government to “travel like it’s 2019,” has described it as an “cumbersome issue-plagued app (that) has no public health purpose” and “creates unnecessary delays for travellers.”

“It’s not clear to us, or many of us, how this is keeping Canadians safe now. Nobody’s able to answer that question. It only seems to be serving to hurt border communities and border businesses. Busloads of tourists are just opting to not even try to come,” said Barrett.

Barrett added that Canada’s obligation for all travellers to be double-vaccinated to enter the country has been an additional deterrent for American tourists in particular, and has taken away “an entire customer base of people available to come across the border.”

“This is anecdotal, but I was speaking with one of our larger stores who, on the July long weekend, would have 25 busloads. They had two.”

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## Passport Delays Spur Some Canadians To Game The System With Fake Travel Plans

*'It's Breaking Us,' Says Terrace, B.C., Dad As Family Short 2 Passports After 5-Month Wait*

By Yvette Brend, CBC News, August 15, 2022

<https://www.cbc.ca/news/canada/passport-waits-delays-line-standers-fake-travel-gaming-travel-doc-system-1.6550262>

Canadians are getting creative trying to cut the long waits for passports that have been dragging on for close to five months after a surge in post-pandemic travel demand overwhelmed the system.

By August 11, a total of 1,092,560 passport applications had been filed this year – with more than 550,000 of those applications flooding in since April.



Service Canada said that it's prioritizing the applications of people traveling imminently, increasing staff and processing sites.

Despite all this, applicants say that they are spending thousands of dollars to travel to less-busy passport offices — or even faking travel plans to speed the process to beat the 340,000-application backlog.

Federal officials say they are working to fix the problem.

### **Fake Trips Impact Entire System**

Karina Gould, the minister responsible for passport services, said Canadians are getting their passports on time, and there's no need to "fake" travel — booking a flight you do not plan to take — to be eligible for Passport Canada's urgent 48-hour approval mechanism.

"That impacts the whole system. There are a lot of people who did the right thing. They sent off their passports well in advance. Their applications are impacted by anyone who books fake travel," Gould told CBC in a phone interview on Friday, August 12.

She had heard of the practice, but doubts it is widespread.

"I would be very disappointed to hear that, because that would be putting additional pressure on a system that is already pressured," said Gould.

Meanwhile in Toronto, a man who CBC agreed to call Robert, said he has spent the past 59 days organizing 10 staffers to hold spots in lineups for about 500 absent passport applicants.

He said he has earned up to \$1,000 per day offering this service.

### **No Passport Number Needed To Book Many Online Flights**

"Most of my customers book fake flights just to get their passports so they can drive across [the border]," said Robert.

"You're going through more hoops to drive across [the border] than to fly. So what they do is just book a fake flight. It's usually Toronto to New York or Toronto to Miami, and within 24 hours, they cancel it," he said of his customers.

Multiple travel agents and Air Canada confirmed that many flights can be booked online without a passport number, and full-fare or business class ticket is often refundable.

Other travellers head to out-of-province Service Canada offices where the lines are not so long, with some citing shorter waits in Halifax or St. John's.

St. John's photographer Robert Young often gets called on for passport photos.

He said that lately, more travellers from other parts of Canada are utilizing the passport processing services in Newfoundland.

"We've always gotten people from the edges of the world — like Pangnirtung (Baffin Island) — but now they are showing up from bigger cities," said Young.

### **Government Promises Fix Is Working**

Gould said lineups have decreased with the hiring of 500 new staffers, extended hours, and the prioritizing of applicants with imminent travel plans, within 48 hours.

Back on July 25, Service Canada expanded passport pick-up services, adding five more locations in Ontario, Quebec, Alberta, and B.C. to the 29 existing passport offices.

This and other measures — such as transferring application files to one of the 300 Service Canada offices upon request — aimed to reduce passport processing waits.

But many who mailed in applications last spring say that the turnaround remains sluggish.

It's difficult to get anybody on the phone or get an accurate status update on an application, according to many applicants, including Paula Langley, a Canadian living in the U.S. who applied for a new passport in April.

### **Updates Difficult To Get**

"The biggest problem is people being unable to get an answer about where in the process their passport is. I think the issue is partially technology. They are likely using outdated software. Other countries let you check your status in an online portal," said Langley.

"It is very difficult to even get somebody on the phone to answer questions. The 1-800 number just cuts off after the queue of callers gets too high."

On Passport Canada's website, delivery is promised in 46 days or six and a half weeks. But anyone needing a passport within two business days can go to specialized sites offering urgent service, if they have proof of travel.

The government's plan was to ease backlogs, but it's given some a chance to jump the queue by booking and then cancelling travel.

### **Broken System**

"It's upsetting," said Leanne MacLeod who runs Getaways by Leanne out of Toronto and offers passport advice online. What's not helping, she said, is booking a "fake" trip that you cancel to get travel documents.

"I've seen people recommend booking a refundable hotel, then cancelling," she said. "It's really what's holding up the whole process right now. For every person who gets ahead, one gets bumped."

Taylor Bachrach, the New Democratic Party's transport critic, said the fact that people are trying to work around the system is evidence that it's not working.

"It shows how frustrated people are and the lengths they are willing to go," said Bachrach.

"If people are having to 'game' the system to get their documents, that shows how broken the system is."

People in his Skeena Bulkley Valley constituency in Northern B.C. live a 12-hour drive from the nearest passport office.

Bachrach has one staffer who has spent the past several weeks devoted to helping constituents secure passports.

### **Family Trips At Risk**

"I have a constituent whose family needed to travel to the United States, and we were able to work with the federal government to arrange for the passports to be picked up. But he had to incur \$2,000 in extra travel costs to get from here in Smithers, B.C., all the way to Victoria to pick up the passports. ... This obviously has a big impact on people."

Bachrach said these months of passport chaos are "unacceptable."

"The increased demand for passports was entirely predictable. But the Liberals failed to act even though they had months to prepare for travel to return."

That lack of foresight has left many Canadians apprehensive, with only a few weeks of summer left. Joseph Ivens of Terrace, B.C. applied to renew his two teens' passports back on April 4.

The family of five has saved for a trip to Mexico for four years. The flight is booked for August 27, but the renewed passports have not arrived.

### **Minister Promises Family Passports Are Coming**

The father of three said he's made hundreds of calls, several requests for a file transfer and appealed to his member of parliament. He may be forced to travel to Calgary or Vancouver at the last minute to try to secure the travel documents so the holiday is not lost.

"It's causing my family massive stress with loss of sleep. It's breaking us," said Ivens. "I have no recourse."

Gould, the minister responsible for passport services, told CBC on Friday, August 12 that the Ivens will get their travel documents on time.

"He will get his passports. I understand people are stressed, but everyone is getting their passport on time," said Gould.

## Startup Airline Canada Jetlines To Fly Between Calgary And Toronto Starting In September

*Airline Will Begin With Biweekly Flights And Will Announce More Destinations Soon*

*By Joel Dryden, CBC News, August 26, 2022*

<https://www.cbc.ca/news/canada/calgary/canada-jetlines-calgary-toronto-airline-ravinder-minhas-1.6563357>

Canada's newest discount airline announced on Friday, August 26 that its first scheduled flight will take off in late September.

Canada Jetlines will begin operations out of its travel hub at Toronto Pearson International Airport on September 22, with biweekly flights jetting from Toronto to Calgary and back on Thursdays and Sundays.

"The launch of Canada Jetlines is yet another milestone marking recovery in the travel and tourism sector," said Bob Sartor, president and CEO of the Calgary Airport Authority.

As of Friday, August 26, flights on the Canada Jetlines website that fly one-way from Calgary to Toronto were priced at \$99 at the cheapest rate, and \$254 at the highest rate. Flight cancellation rights and checked baggage are available at higher rates.

The airline flies the Airbus A320 as its standard, starting with one of those aircraft in 2022. The airline says it expects to fly 15 aircraft by 2025. The A320 is an all-economy jet with 174 seats.

Ravinder Minhas, a founding board member of the airline, previously told CBC News in May 2021 that Canada Jetlines regarded it as a positive time to launch, despite airlines having lost billions of dollars due to the COVID-19 pandemic at that point.

"We were able to get airplanes at one heck of a price," Minhas said, adding that the airline would soon be able to offer flights to sun destinations with cheaper fares.

Canada Jetlines previously planned to launch earlier this year from Toronto to Winnipeg and Moncton, but delayed and rescheduled that launch while awaiting its air operating certificate.

The airline says more routes to other destinations will be announced soon.

### **Rise Of Low-Cost Airlines**

Canada Jetlines is the latest in a string of low-cost airlines now operating in the country.

After launching as a charter airline in 2004, Flair Airlines began offering regular service in 2018. Lynx Air, which operates a fleet of Boeing 737s, launched earlier this year.

John Gradek, a faculty lecturer with McGill University's aviation management program, said the rise of low-cost airlines has been a trend as the industry recovers from the impacts of the COVID-19 pandemic.

"There have been quite a few carriers that had parked airplanes during COVID-19. And they're slowly taking these airplanes out of storage and bringing them back," he said.

"But there's an opportunity for a number of carriers to, in fact, look at getting airplanes that were stored, and then getting those aircraft into their own fleet by either negotiating a deal with a leasing company or buying old airplanes outright."

Gradek said he expects that a number of carriers will show up with different service levels and different routes so as to create a different niche in the marketplace.

"Canada over the years has seen its fair share of lower cost carriers coming," he said. "The longevity for these carriers is a function of the strength of the economy. And, you know, how aggressive the existing carriers are in trying to meet or beat the price and service level offered by these carriers. So it's something we watch as these carriers evolve."

He added that it will be important for Canada Jetlines to quickly add to its fleet beyond its first Airbus A320, so as to prevent delays should mechanical or other issues arise.

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## OTHER CAFII MEMBER-RELEVANT INDUSTRY/BUSINESS/SOCIETAL NEWS

### Canadian Life Insurer Denies Death Claim, Says Form Was Completed Inaccurately

*Insurance Claim Denied: Company Won't Pay Widow \$12,000 Citing Inaccurate Form*

*By Sean O'Shea, Global News, August 26, 2022*

<https://globalnews.ca/news/9088188/ivari-insurance-company-denies-death-claim/>

Florence Steele and her husband Harold were together for 55 years.

The Cape Breton couple's love affair ended in April when Harold died after failing health.

On December 1, 2019, Harold and Florence obtained small life insurance policies with Toronto-based ivari, which describes itself as a leading Canadian life insurance provider.

But when Florence tried to collect on her late husband's \$12,000 policy this spring, the company denied the claim.

"I was shocked," she told Global News during an interview outside her Delaware, Ontario home where she lives with her daughter Danielle.

“That was my biggest problem: I trusted them,” Florence said.

According to the denial, there were inaccurate answers on the original application form that Harold filed with the company.

The form asks health-related questions. But the policy required no medical examination, blood tests, or other proof before it was approved.

Florence says she and her husband answered the health questions truthfully and to the best of their ability at the time.

“We did everything right ... but I guess we weren’t smart enough,” Florence said.

Her daughter Danielle said the claim denial has been traumatic.

“It’s hard enough when a family member passes away, but to be taken advantage of like this, it’s horrible. No families should go through what we’ve gone through,” Danielle said.

“They must honour the policy,” said Toronto lawyer Sivan Tumarkin, whose practice specializes in disability law.

He wrote to ivari asking them to reassess the denial.

“Under the law, they have to show there was some kind of fraud committed at the beginning,” Tumarkin said.

The letter of denial to Florence, the beneficiary, contains no such allegation.

Contacted by Global News, an ivari spokesperson declined to discuss details of the insurance claim, citing privacy.

“In every instance, ivari fully assesses the merits of a claim, following our claims guidelines and policy obligations. At ivari, we pride ourselves on our commitment to our policyholders as evidenced by our year-to-date 2022 claim payout rate of over 99 per cent,” said Suzette Chapman, senior vice president of communications and human resources with ivari.

In a letter to ivari, Tumarkin cited Ontario’s Insurance Act, which allows companies to void an insurance policy only during the first two years it is in effect.

“Provided that the insurance contract has been in effect for two years, the contract is no longer voidable for misrepresentation or non-disclosure, unless that non-disclosure or misrepresentation was both material and fraudulent,” wrote Tumarkin.

“Have I seen this before? I’ve seen this many times before,” Tumarkin told Global News, speaking about insurance company denials in general.

“They should do what’s right and give my mother what she’s entitled to,” said Danielle.

"People have to know they could find themselves in the same boat I'm in," said Florence, who paid \$2,900 in premiums through automatic bank withdrawals.

## Do Your Clients Have Insurance To Be Transported Home If They Die 'Away'?

*Repatriating A Body Can Be Complicated, But There Are Services To Help*

*By Noelle Boughton, Wealth Professional, August 18, 2022*

[https://www.wealthprofessional.ca/news/industry-news/do-your-clients-have-insurance-to-be-transported-home-if-they-die-away/369098?utm\\_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm\\_medium=20220818&utm\\_campaign=WPCW-Newsletter-20220818&utm\\_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8](https://www.wealthprofessional.ca/news/industry-news/do-your-clients-have-insurance-to-be-transported-home-if-they-die-away/369098?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220818&utm_campaign=WPCW-Newsletter-20220818&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8)

With travel opening up again, and people going further from home, there is one kind of insurance that advisors may want to recommend to their clients in case they die while they're away.

At least one funeral home has a Journey Home plan, which travellers can buy for \$595. It will cover all the details to deal with the body in the new locale and ensure that it gets home.

"It's not something that happens often, but it does happen. So, people need to be informed and prepared and have that safety net for peace of mind," said Patrick Downey, the B.C.-based regional director of sales for Western Canada for Arbor Memorial.

"If your clients are going on their ultimate trip or even to their cottage, this is an added layer of security that they can have in case something happens, so they wouldn't have all the responsibility without any help. Then, they wouldn't have to navigate getting to the consulate on their own or even managing the costs if the death occurs outside Canada, in another province, or even at their cottage.

Downey said it can cost up to at least \$10,000 to repatriate a casket with a dead body, especially if it's being flown home from an international location. But, more than that, there are a lot of logistics to registering the death in another location, getting the paperwork done to make the trip, and then transporting the casket. All of that can be problematic for families who have never done it before.

"We have a plan that can provide all the services with one toll-free phone call. It will provide the answers and assistance, and partner with the professional assistance from home to take care of all the things that need to be done because there are quite a few details that need to be looked after and they can be very daunting for anyone to do when they've just lost someone."

Buying this kind of plan would allow the deceased's family or travelling partner to make one toll-free call to manage all the logistics. Otherwise, they'd have to choose a funeral home in the new location to help them register the death, perhaps with a consulate, and then do the paperwork at that end, arrange the ground or air transportation, and arrange for a receiving funeral home where they live.



“It’s a lot of work and a lot of difficulty in a time of grief for anyone to work with both funeral homes,” said Downey. “We can help the family make the calls and connect them with a provider.”

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## A Higher Percentage Of Canadians Between 15 And 64 Are Working Now Than Before The Pandemic — So Why Is There A Labour Shortage?

*Thousands Of Canadians Retired During The Pandemic Leaving The Country With The Smallest Working-Age Cohort Since The 1960s. A New BMO Report Says We May Have A Labour Shortage For Years To Come.*

*By Joshua Chong, Toronto Star, August 10, 2022*

Clogged airports, shuttered hospital emergency wards, understaffed restaurants, and main street storefronts lined with “help wanted” signs.

Canada’s shortage of qualified workers is ubiquitous: there are more than one million vacancies across the country — outnumbering unemployed workers for the first time since tracking began in 2015, according to a new report by BMO.

Though a higher percentage of individuals between 15 and 64 are working today compared to 2019, changing demographics and an aging population mean more workers than ever are at retirement age, leaving a smaller pool of working-age Canadians and massive gaps in the labour market.

“We have more people exiting the labour market due to aging out than people entering the labour market due to coming of age. So, we have the smallest working-age cohort since the 1960s,” explained Armine Yalnizyan, an economist and Atkinson Fellow on the Future of Workers.

With thousands more baby boomers set to retire within the next few years, economists warn that Canada’s labour shortage woes have just begun and could last for decades — potentially ravaging some skilled trades sectors where few younger workers are replacing those leaving the workforce.

“We’re losing workers,” said Robert Kavcic, senior economist at BMO and co-author of the report. “And we don’t have good skills overlap, with many people retiring from the skilled trades but not many individuals from the millennial cohort who have those skills to replace them.

“Anybody who’s trying to find an electrician, plumber, or a carpenter knows supply in that segment of the labour market is dwindling, and fast,” he said, adding that the health care sector is also significantly impacted by a lack of qualified workers.

Though economists have anticipated this labour shortage due to an aging baby-boomer cohort for decades, the pandemic exacerbated the issue, said Kavcic, with the hot labour market leading to increased demand and an “extraordinarily tight” labour market.

Currently, the national unemployment rate is 4.9 per cent, the lowest since 1970.

While there's been much talk about the "Great Resignation" throughout the pandemic and its potential impact upon the labour market, the unemployment numbers prove that phenomenon did not play out, said Tricia Williams, director of research, evaluation and knowledge mobilization at the Future Skills Centre.

"The 'Great Resignation' has been more of a U.S. story than a Canadian story," she said, noting that the Canadian market saw workers switching jobs during the pandemic, but not entirely exiting the workforce.

The labour force participation rate — a measure of those either working or seeking work — among those between 15 and 64 years of age was at 80 per cent for the second quarter of 2022, up from 79.2 per cent in 2019.

However, overall labour force participation among those 15 and older is on the decline, sitting at 65.6 per cent — down from 66.1 per cent in 2019 and a peak of 67.6 per cent in 2003.

"It is critical to note that this ongoing slow decline is almost entirely a function of underlying demographics — that is a rapidly rising share of the population in retirement age groups — and less to do with people exiting the labour force for other reasons," the BMO report states.

While the federal government has some measures in place to mitigate the effects of an aging workforce — including gradually raising the eligibility age for Old Age Security benefits and the Guaranteed Income Supplement from 65 to 67 starting in 2023 — Williams doesn't believe it will be enough.

"That will be a temporary, short-term fix in terms of getting a few extra workers out of the baby boomer generation for a certain number of years," she said.

Williams said that bridging the mismatch of skills between those retiring and younger workers entering the labour force is key, adding that the government must do more to invest in the skilled trades and support immigrants so that they can participate in the workforce with the skills and qualifications they have.

"We've all heard the anecdotes about a doctor driving a taxicab. It's not just bad for that individual person, but that's also bad for Canada," she said.

But the tight labour market also offers employers and employees the opportunity to reimagine the future of work, said Yalnizyan. She believes that employers, particularly those in sectors where shortages are most pronounced, should do more to bring individuals from marginalized communities "into the mainstream of economic opportunity."

"We absolutely could hire more people who have disabilities, are low-income residents, or are Indigenous peoples" who traditionally have been sidelined, she said. "Instead, the only thing we're talking about is opening the floodgates for temporary foreign workers."

The labour shortage will also give workers more bargaining power than they've seen in half a century, she said, adding that the relatively small working-age cohort will likely last for decades.

“Those workers will have the responsibility of supporting those who are too young, too old, or too sick, through their work. But it also gives them the right to ask for better.”

Read Story (Subscription Required): [https://www.thestar.com/business/2022/08/10/despite-high-employment-rates-among-working-age-canadians-labour-shortages-could-persist-for-decades-due-to-aging-population-new-report-suggests.html?rf&source=newsletter&utm\\_source=ts\\_nl&utm\\_medium=email&utm\\_email=6D73923380F292A40DC042B455F0FDE3&utm\\_campaign=frst\\_138880](https://www.thestar.com/business/2022/08/10/despite-high-employment-rates-among-working-age-canadians-labour-shortages-could-persist-for-decades-due-to-aging-population-new-report-suggests.html?rf&source=newsletter&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=frst_138880)

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## UPCOMING WEBINARS AND EVENTS

### Made-in-Canada Life and Health Insurance Industry Orientation Boot Camp: LOMA's 2022 Insurance Immersion Virtual Program

**Dates:** September 12 - 15, 2022

**1. CanCon:** This made-in-Canada program provides a comprehensive overview of the Canadian market in these areas:

- Industry structure, players, and changing landscape
- Life insurance and wealth products, pricing, distribution, and sales
- Operations – new business, underwriting, customer service, and claims
- Regulation and compliance
- Finance and risk management

**2. Expert Instructors:** Taught by highly respected Canadian insurance leaders with over 125 years of combined industry experience, you'll benefit from their vast knowledge, experience, and insights.

**3. Fast and Effective:** Over 3-½ days, this intensive and interactive boot camp advances at a quick and efficient pace. The syllabus builds topics in a logical sequence to create a big picture view of the business. You'll participate in breakout group exercises, real-life case studies, and dynamic discussions to maximize your learning experience with the help of peer interaction.

**4. Virtually Convenient:** Delivered via Webex, it conveniently brings remote individuals together from any location for collaborative learning.

**5. Great Value:** The program fee is cost-effective and includes the classroom instruction, course materials, the Insurance Immersion Certificate, and the [FLMI Level I Certificate in Insurance Fundamentals](#). You'll also get a chance to win coveted prizes (and bragging rights) for the activities. Plus, you'll save big if you register before the early-bird deadline of August 12, 2022!

[Register Here](#)

## Web Seminar by Reuters: The Future of Insurance Canada 2022

**Dates:** September 13 - 14, 2022

Industry disruptions have not slowed down – so carriers need to speed up. Ever-changing customer expectations, daunting technology transformations and unprecedented risks dominate the reality facing carriers today.

Join us as we gather 300+ industry executives to conquer great challenges with even greater strategies. Encompassing innovation, technology, customer and risk, attend this event to survive the new norm of continuous disruption.

Re-envision your strategy to ensure unparalleled growth and sustainable ROI throughout future change. Understand what technology you should invest in next, how to properly utilize the abundance of data available and deliver agile products to build lifelong customer relationships. Leverage emerging risks as an opportunity to diversify your portfolio and secure your position as a market leader.

[Register Here](#)