

CAFII ALERTS WEEKLY DIGEST: February 19 TO FEBRUARY 26, 2021

February 26, 2021

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GOVERNMENT LEGISLATION/JUDICIAL DECISIONS NEWS

Ontario Private Member's Bill Would Open Life Insurance To Secondary Market

Industry is pushing back against the private member's Bill

by Rudy Mezzetta, Investment Executive, February 22, 2021

A private member's bill that would permit Ontarians to sell their life insurance policies to a third party has once again put the controversial issue of life settlement transactions before lawmakers, and the industry is pushing back.

"The bill has a lot of support — more than a lot of people would imagine," said Rudy Cuzzetto, the Progressive Conservative member of provincial parliament (MPP) sponsoring Bill 219: Life Settlements and Loans Act, 2020. "During Covid-19, more than ever, our seniors would need access to these funds."

The proposed Bill 219 would amend the prohibition enshrined in Ontario's Insurance Act against the "trafficking or trading" of life policies so that the prohibition doesn't apply to policies that are "sold or assigned by the original policyholder or a transferee, used as collateral security or donated to a charity."

The proposed bill stipulates that a policy must be held for 24 months by the owner before it can be sold. The Financial Services Regulatory Authority of Ontario (FSRA) would oversee the life settlement sector.

In October, Bill 219 passed second reading and was referred to the Standing Committee on Finance and Economic Affairs. Three other PC MPPs, including the chief government whip, have spoken in favour of the bill, while three NDP MPPs have spoken against it. However, as with all private member's bills, the odds against the bill becoming law remain high.

A 2017 attempt to introduce life settlements in Ontario, led by then-Liberal Party MPP Michael Colle, failed. Quebec is the only province to allow life settlement transactions. (New Brunswick, Nova Scotia and Saskatchewan used to allow trading in life policies, but New Brunswick amended its insurance act to prohibit trading in 2019, and Nova Scotia did so in 2020. Saskatchewan's insurance act has a section prohibiting trading that is not yet in force.)

"[Bill 219] is not coming from government policy-makers," said Susan Murray, vice-president of government relations and policy with the Canadian Life and Health Insurance Association Inc. (CLHIA) in Ottawa. "It's a one-off private member's bill."

The CLHIA argues that permitting life settlements will leave seniors, particularly those facing economic hardship or in poor health, vulnerable to financial exploitation. "It's not a very pleasant market to think about," Murray said.

In a life settlement transaction, an insured person sells their life policy through a broker or directly to a funding company. This typically happens if the person needs cash, can no longer afford the premiums or no longer wants the policy. The funding company will offer a price that could be a multiple of the policy's cash surrender value but lower than the death benefit. After the sale, the funding company continues to pay the premiums on the policy until the insured person dies, at which time the company receives the death benefit.

To determine the offer price, the funding company will factor in the insured's age and health to determine life expectancy — generally, a shorter life expectancy means a higher offer. The company will build in a "rate of return" it's seeking to realize. The broker earns a commission based on the price paid for the policy.

Long-time advocates, led by a small but vocal group of life insurance agents, believe life settlements give seniors the option of converting a policy that might otherwise be left to lapse into needed cash. Life settlement markets exist in the U.S., U.K., Japan and other countries, the advocates argue, and seniors should have the right to sell their policy if they wish. "You should have a choice — [the policy] is your asset," Cuzzetto said.

The insurance industry argues that Bill 219 would allow bad actors to target seniors. "[Seniors] may sell a policy two years before their death at a fraction of the [death benefit], and then their beneficiaries don't have anything two years later," Murray said.

A document sent to Ontario MPPs in January by the CLHIA regarding Bill 219 argues that insurers already offer policyholders "safe, regulated and viable" options for accessing cash, including applying for living benefits under a policy, taking out a policy loan or reducing a policy's face value to make premiums more affordable.

"Generally, you buy insurance for your successors, your kids and your family after you pass away — that's certainly what insurance is for," Murray said. Life settlement advocates want to tap into a potentially lucrative market in Ontario, she suggested, and "that's why [this initiative] keeps coming back."

Byren Innes, managing director and executive consultant with Jennings Consulting Ltd. in Toronto, generally supports allowing life settlement transactions if properly regulated. And proponents of Bill 219 argue the global pandemic has bolstered their case. "It's a better time to propose this than in the past," Innes said.

Innes suggested that insurers' opposition is motivated in part by self-interest. If a secondary market were to be allowed, fewer life policies would lapse — since life settlement companies would pay premiums on policies they bought — and insurers would have to pay out a death benefit on more policies. When a policy lapses, insurers pay out nothing.

Insurers set premiums on existing policies assuming that a set percentage will lapse because a secondary market doesn't exist, Innes said. If a life settlement business were allowed, insurance companies probably would need to raise premiums. "One could argue that that's not good for consumers long term," Innes said.

Nevertheless, Innes said, having the option of selling a policy in a secondary market would be “beneficial” for policyholders. There are many reasons people buy insurance, including for business purposes, and many reasons people no longer need their policies. “So why can’t they take the life insurance as property and sell it?” he asked.

However, Innes would like to see stronger safeguards than proposed in Bill 219, including a 30-day cooling-off period (as opposed to 10 days) and a requirement that any proposed life settlement transaction agreement be reviewed by a lawyer.

“Lots of transactions require independent legal advice,” Innes said. “I don’t know why [life settlement transactions] couldn’t be one of them.”

[Read the full article here.](#)

REGULATOR/POLICY-MAKER NEWS

Australian Securities And Investments Commission Ready To Make Deals With Devils

The regulator will offer civil and criminal immunity for ratting out insider trading and market manipulation

By James Langton, Investment Executive, February 24, 2021

https://www.investmentexecutive.com/news/from-the-regulators/asic-ready-to-make-deals-with-devils/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-morning

To aid in the fight against insider trading, market manipulation and other forms of misconduct, the Australian Securities and Investments Commission (ASIC) is offering immunity to snitches.

The regulator has adopted a policy that will enable individuals who engaged in trading misconduct to apply for immunity from civil penalties and criminal proceedings in exchange for their co-operation.

Immunity from prosecution will only be available to the first person to report misconduct to ASIC before the regulator launches an investigation.

“The policy will assist ASIC in identifying and taking enforcement action against specific markets and financial services breaches of the law and strengthen ASIC’s enforcement toolkit,” the regulator said.

ASIC will not provide immunity from administrative or compensation actions.

“ASIC continues to develop and implement new tools to combat and detect misconduct,” ASIC commissioner Sean Hughes said in a statement. “The immunity policy enhances ASIC’s ability to identify and take enforcement action against complex markets and financial services contraventions.”

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Desjardins Group Sees Dip In Profitability, With Travel Insurance Claims Payouts A Factor

By Mark Rosanes, Insurance Business Canada, February 25, 2021

[Desjardins sees dip in profitability | Insurance Business \(insurancebusinessmag.com\)](#)

Desjardins Group has released its financial results, indicating a drop in profitability for the year and final quarter, but growth in key segments is pointing at a rosier outlook for the future.

The general insurance provider has posted \$2.419 billion in surplus earnings before member dividends for the fiscal year ending in December 2020, representing a \$179 million, or 6.9%, decrease from the previous year. However, adjusted surplus earnings were up \$130 million, a 5.7% rise during the period.

For the fourth quarter, surplus earnings before member dividends were \$876 million, down \$59 million, or 6.3%, year-on-year. In contrast, adjusted surplus earnings increased \$250 million, a 39.9% ascent in the last three months of 2019.

The insurer attributed the increase to strong performances of its caisse network, property and casualty insurance business, and brokerage subsidiary Desjardins Securities Inc.

However, the rise was offset by the \$498 million jump in the provision for credit losses, primarily due to a significant deterioration in the economic outlook and the expected impacts on credit quality, and a \$43 million increase in costs related to travel insurance brought about by the COVID-19 pandemic.

“Desjardins Group posted strong financial performance for fiscal 2020, despite the negative impacts of the pandemic,” said Guy Cormier, president and chief executive officer at Desjardins. “Adjusted surplus earnings were up, our membership continued to grow, and our capital base is once again very robust.”

Cormier also lauded the firm’s efforts to support its members and clients “so they can stay on solid financial footing” during these challenging times.

The amount returned to members and the community totalled \$445 million for the fiscal year, which included a \$330 million provision for member dividends, \$72 million in sponsorships, donations and scholarships, and \$43 million in Desjardins Member Advantages. A total of \$42 million in commitments were also allocated to the Goodspark Fund to support the regions on social and economic plans. The insurer also implemented several relief measures since the onset of the pandemic, including \$155 million in auto insurance premiums refunded to more than 2.1 million policyholders, raising of contactless payment limit from \$100 to \$250, temporary reduction in annual interest rate to 10.9% for credit card holders who were granted a payment deferral, offering personal members and clients a loan of last resort of up to \$3,000 at a special interest rate of 4.97%, and raising the insurance coverage limit for people working from home.

Banks Sued By Woman Who Lost \$340K In Wire Transfer Scam

Protocols and procedures fell short of probing needed to prevent financial fraud, says crime expert

By Leo Almazora, Wealth Professional, February 22, 2021

https://www.wealthprofessional.ca/news/industry-news/banks-sued-by-woman-who-lost-340k-in-wire-transfer-scam/338028?utm_source=GA&utm_medium=20210222&utm_campaign=WPCW-Breaking-2-20210222&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

A 43-year-old woman Chinese immigrant in B.C. has filed civil lawsuits against four banks, saying they should have done more to prevent her from losing her life savings to fraudsters in Hong Kong back in 2018.

As reported by CBC News, Vivian Zheng has filed complaints against TD Bank, Royal Bank of Canada, Bank of Montreal, and Bank of China three years after she was fooled by scammers pretending to be with the Independent Commission Against Corruption (ICAC) in Hong Kong.

Calling from what appeared to be the Chinese hotline equivalent of 911, they tricked Zheng into believing she was the subject of a criminal investigation, and that she would be sent to Hong Kong and imprisoned if she failed to cooperate.

Threatening to freeze her bank accounts for three years unless she complied with instructions, the scammers told her to make several wire transfers amounting to \$340,000 over the course of two weeks. The ICAC would inspect her money, they said, and return it once they're satisfied she wasn't involved in any organized crime. But after her final payment, the fraudsters disappeared.

"I did feel very shameful," Zheng told CBC News. "I didn't want to ... share this story with anybody else because I knew they were going to think I am stupid."

In its defence, RBC said that before executing a \$60,000 wire transfer from her account, it had asked Zheng who the intended beneficiary was and asked whether she trusted the source of the wire instructions. Similarly, BMO's statement of defence maintained that by not failing to adhere to a requirement to disclose "suspicious circumstances," Zheng released the bank of responsibility for her \$32,000 loss.

TD Bank, which executed the largest wire transfer of \$178,000, said a "wire agreement" Zheng signed absolves the bank of "any loss or damage" from sending the money. The Bank of China, which executed a \$69,000 transfer from her account, said "there is no requirement that Bank representatives confirm the purpose of a wire transfer or that customers advise the Bank of the purpose of a wire transfer."

Several of the statements also said Zheng had told them the funds would go to a trusted recipient, such as an uncle or business associate. However, she claimed those were responses that the fraudsters coached her to provide or else she would be put in jail.

Upon reviewing documents relevant to Zheng's four legal battles, Vanessa lafolla, a financial fraud expert and assistant professor of criminology at Saint Mary's University in Halifax, said that the banks should have been on the alert even if Zheng did not divulge the true reason behind the large wire transfers.

"What was asked of her was very superficial and mostly pertained to the correct processing of the transaction," lafolla told CBC News. "The issue is, are those questions enough, knowing what [banks] know about fraud?"

How Canada's Banks Are Harnessing Artificial Intelligence

Financial services firms are using AI to create smart trading platforms and identify client needs

by Fiona Collie, Investment Executive, February 22, 2021

https://www.investmentexecutive.com/newspaper_/building-your-business-newspaper/how-banks-are-harnessing-artificial-intelligence/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN

Technology is everywhere in the financial services industry, and banks have been building their artificial intelligence (AI) bona fides in recent years.

Components of AI include natural-language processing, which uses technology to analyze the spoken and written language, and machine learning, which uses algorithms to analyze and learn from large amounts of data.

Since 2016, Royal Bank of Canada (RBC) has focused on AI through its dedicated research division called Borealis AI. In October 2020, Borealis AI and RBC announced the launch of Aiden, an AI-driven electronic trading platform for institutional investors.

Aiden uses "reinforcement learning," a form of AI based on behavioural psychology that either rewards or penalizes an algorithm when it makes a decision. This is the same type of machine learning used for AlphaGo, a Google-owned computer program that beat a human player at Go, a sophisticated board game, in 2016.

But making trading decisions in a live market is more complicated than playing a board game, noted Foteini Agrafioti, chief science officer at RBC and head of Borealis AI. "It's a much more complex environment where we were able to deploy [Aiden] and we're extremely happy with the results," she said.

Traditional electronic trading programs are designed to follow specific rules in certain market conditions and must be reprogrammed when they encounter new scenarios — which leads to downtime. Aiden, on the other hand, is dynamic: it can adapt to changing market conditions, Agrafioti said.

Still, Aiden is not completely autonomous. As with other AI platforms, humans can overrule Aiden's investment decisions when necessary. But before that happens, Aiden has a chance to explain its rationale to a human supervisor — a crucial feature for an AI platform.

"For every trade [Aiden] makes, it also justifies why it just did that," Agrafioti said. "And that gives people confidence and trust that they understand the context of the algorithm they're seeing."

Banks also are using AI to leverage one of their most valuable resources: client data. These data may include emails sent to an advisor, financial transactions and the number of times a client has signed in to an online account.

In 2020, Bank of Nova Scotia announced the creation of a global AI platform that uses client data to help identify client needs.

During the first wave of COVID-19, Scotiabank used its AI capabilities to identify clients who were at risk financially as a result of the pandemic. The bank then contacted those people to offer potential solutions — something Scotiabank intends to do again in the future.

"We will continue to focus on providing applicable unique solutions for our customers and being able to tailor those solutions to customer needs," said Phil Thomas, executive vice-president, customer insights, data and analytics, with Scotiabank.

As Scotiabank and other companies continue to harness customer data, critics wonder how AI platforms use that data, leading to growing demand for "ethical" AI.

"When it comes to banking, there are a number of areas that are very important when applying AI ethically, starting with privacy," Agrafioti said. "[Privacy] is part of the obligation that we have as a business."

To be ethical, Agrafioti said, an AI platform must be robust and able to act consistently and fend off would-be hackers. AI platforms should be tested frequently for bias. Biased algorithms can lead to repeated errors or give preference to one group or outcome over another.

"These systems are only as good as the data [they use]," Agrafioti said. "If the data for some reason is biased because of the way it's been collected [or] the processes that were followed, then AI is prone to detecting that and perpetuating that bias."

Another part of using AI ethically is ensuring clients and employees understand how information is gathered and used.

For example, if AI gleans insight from client communications such as emails or phone calls, the client should understand that, said Matthew Bogart, vice-president of marketing with Toronto-based Nexl Systems Inc., which uses AI to create "intelligent customer-management products."

To implement AI platforms effectively, financial services firms have a few steps to follow. First, the AI strategy must be coherent across all business channels, said Mukul Ahuja, financial services and insurance industry leader with Deloitte LLP's Omnia AI practice. Doing so will help executives ensure each development in AI aligns with corporate strategy before dedicating resources to the project.

Having a deep talent pool also is helpful. Scotiabank plans to draw on the expertise of its Toronto team to build out the bank's AI platform across all of its business channels globally.

"Toronto has really become a hotbed for talent in the AI industry," said Thomas, adding that the ability "to build once and then to deploy in many different circumstances" is a "competitive differentiator for the bank."

Artificial intelligence (AI) appears in many forms throughout the financial services industry, from personal finance apps to trading algorithms. As well, cases in which AI can be used continue to increase as the industry evolves, with the technology supporting rather than upending the advisor-client experience.

Chatbots, for example, remain a rudimentary tool, said Foteini Agrafioti, chief science officer and head of Borealis AI at Royal Bank of Canada. While chatbots can handle basic communication, they're still a long way from truly being able to interact like a human, Agrafioti said.

AI is useful in the onboarding process too. AI can "auto-fill" information and streamline the number of questions a client has to answer, said Yair Weisblum, partner in PricewaterhouseCoopers LLP's financial services practice.

AI also is good at repetitive tasks, making it excellent for reducing costs. For example, AI can be used to automate billing for an advisor, said Mukul Ahuja, financial services and insurance industry leader with Deloitte LLP's Omnia AI practice.

"[Automating billing by AI] manages a reduction in manual errors, greater efficiency and also reduces risk — and that frees up advisors to spend more time with clients," said Ahuja.

AI has real potential to use client data to create tailored recommendations and communications. AdvisorStream, a marketing platform for advisors, is using AI technology from Toronto-based NexJ Systems Inc. to create news communications customized for clients.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

‘COVID Zero’ Is Unattainable, Acceptable Risk Is The Goal

By David Leonhardt, The New York Times, February 24, 2021

[Opinion: ‘COVID zero’ is unattainable, acceptable risk is the goal - The Globe and Mail](#)

Ten years ago, a deadly infectious disease killed more than 36,000 Americans. The next year, it killed another 12,000. Over each of the following eight years, the same disease caused between 22,000 and 62,000 deaths.

That disease is influenza – also known as the flu – and it ranks among the 15 leading causes of death in the United States.

Talking about the effects of a typical flu season is somewhat fraught these days. We are living through the worst pandemic in a century, one that is of a different order of magnitude from the flu. In the early months of COVID-19, some people who were trying to deny its severity, including then-president Donald Trump, claimed that it was barely worse than the flu. That’s false.

Soon, however, the flu will become a meaningful point of comparison.

In coming months, COVID will probably recede, as a result of vaccinations and growing natural immunity. But it will not disappear.

“Some people have gotten this idea that we’re going to get to ‘COVID zero,’ ” Dr. Amesh Adalja of Johns Hopkins University told me. “That’s not realistic. It’s a fantasy.”

COVID is caused by a coronavirus – known as SARS-CoV-2 – and coronaviruses often circulate for years, causing respiratory infections and the common cold. The world is not going to extinguish coronaviruses any time soon, nor will it extinguish this specific one.

The reasonable goal is to make it manageable, much like the seasonal flu. Fortunately, the vaccines are doing that.

Israel, the country that has vaccinated the largest share of its population, offers a case study. One recent analysis followed 602,000 Israelis who had received a COVID vaccine and found that only 21 later contracted the virus and had to be hospitalized. Twenty-one is obviously not zero.

Vaccines are hardly ever perfect. But the COVID vaccines are turning it into the sort of risk that people accept every day.

Here’s a useful way to think about Israel’s numbers: Only 3.5 out of every 100,000 vaccinated people there were hospitalized with COVID symptoms. During a typical flu season in the U.S., by comparison, roughly 150 out of every 100,000 people are hospitalized with flu symptoms.

And yet the seasonal flu does not bring life to a halt. It does not keep people from flying on airplanes, eating in restaurants, visiting their friends or going to school and work.

The vaccines will not produce "COVID zero." But they are on pace – eventually, and perhaps even by summer – to produce something that looks a lot like normalcy. The extremely rare exceptions won't change that, no matter how much attention they receive.

As Dr. Stefan Baral, a public health researcher and infectious disease expert, put it on Twitter: "Risk assessment? Absolutely! Risk mitigation? Absolutely! Risk management? Absolutely! Risk communication? Absolutely! Risk Elimination? Impossible."

Do COVID Shots Prevent Infection? That's Key To Returning To Normal

By CBS News, February 25, 2021

[Do COVID shots prevent infection? That's key to returning to normal \(msn.com\)](https://www.msn.com/en-us/news/health/do-covid-shots-prevent-infection?hpid=hp_hp-top-table-main-vaccine%3Akey-to-normal%3Ahomepage%2Fstory&hpt=hp_hp-top-table-main-vaccine%3Akey-to-normal%3Ahomepage%2Fstory)

Many or most of the people in Israel and Scotland have gotten COVID-19 inoculations and reports from both confirm that vaccines largely prevent people from getting sick. But another question is emerging: Do they also block infection?

Much is riding on the answer, experts say.

If vaccines being rolled out worldwide ward off not only symptoms but the virus itself, that could sharply slow the pathogen's spread and hasten the return to normalcy.

"If the true impact on infections was very high, it would be great news because that is what we need for herd immunity," Marc Lipsitch, director of the Center for Communicable Disease Dynamics at the Harvard T.H. Chan School of Public Health, told AFP.

Herd immunity is achieved when most of a population -- estimates vary between 60 to 80 percent -- have acquired defenses against a virus, whether through vaccination or because people caught the bug and survived.

But if the Pfizer, Moderna and AstraZeneca vaccines -- and perhaps others made in China, Russia and India -- do a poor job shielding people from getting infected, then even people who've been injected remain potential, unwitting carriers.

"The big concern is that the vaccines prevent illness, hospitalization and death, but won't sufficiently prevent transmission," Peter English, a U.K.-based consultant in communicable disease control and former chair of the British Medical Association's Public Health Medicine Committee, told AFP.

In that scenario, communities and economies already reeling from the pandemic face prolonged mask wearing, social distancing and more-or-less hard lockdowns until vaccine campaigns can be completed.

"There is also a greater risk that vaccine 'escape variants' might be thrown up as the virus continues to circulate," English said.

Several such variants -- more contagious, more deadly or both -- have already proliferated in England, South Africa and Brazil as the SARS-CoV-2 virus finds it harder to find new hosts, a predictable phase in the evolution of a pandemic.

But recent studies and others in the pipeline give reason for optimism.

Research covering the entire Scottish population of 5.4 million -- with one-fifth inoculated with the Pfizer or Oxford/AstraZeneca jabs -- provides real-world validation that the vaccines prevent COVID symptoms and illness more than 90 percent of the time.

A study published Wednesday in the New England Journal of Medicine -- comparing two groups in Israel of nearly 600,000 people each, one vaccinated and the other not -- also reported reduced illness in line with clinical trials.

But unlike the research from Scotland, the Israeli findings also showed infections had sharply declined in the vaccinated group -- by 92 percent among those at least one week past the second of two doses.

The true level of protection may not be that high because Israel doesn't systematically test for COVID among people with no symptoms, the authors acknowledge.

"They are likely to have failed to detect some asymptomatic cases, and we know that people without symptoms can still transmit the infection," said English.

But the results are still encouraging, he added.

"These findings give us hope that vaccination alone may get the R number below 1," English said, referring to the threshold above which a virus continues to spread.

"If it can -- and this is the big question -- we would eventually no longer need to take behavioral measures such as lockdowns or masks to interrupt spread."

But how is it that despite hundreds of studies, as well as rigorous clinical trials involving tens of thousands of people and resulting in more than half-a-dozen successful vaccines, we still don't know how well they block infection?

Lipsitch said one reason is that when the pandemic began its devastating march across the globe last spring, that wasn't a priority.

"What the global community cared about most, the question they wanted answered quickly, was how well vaccines prevent disease," he said, noting that clinical trials were designed with that in mind.

"We got answers quickly," he added. "But we wouldn't have if we had tried to do too many things at once -- especially things like measuring impacts on infection."

Another reason is the challenge of tracking a disease affecting millions that ranges in impact from zero symptoms to death.

"Trying to work out how many people are asymptomatic but potentially infectious is difficult," said English. "How do you identify them unless you are routinely testing everybody?"

On top of that, even the best measures of infection -- so-called PCR tests -- are only about 70 percent sensitive outside laboratory conditions, he added.

But the extent to which vaccines impact infection is likely to come into focus soon.

"The limited data available suggests that vaccines will at least partly reduce transmission, and the studies to determine this with more clarity are underway," Angela Rasmussen, a virologist at the Center for Global Health Science and Security at Georgetown University Medical Center, wrote Wednesday in The New York Times.

One of the most promising indications so far has come from the clinical trials for the Moderna vaccine developed in the United States.

"When people came in for their second shot, they were tested for virus in the nose," commented Lipsitch, who is writing a study interpreting the data.

"There was a more than 60 percent reduction in the proportion who had virus on Day 28 if they got the vaccine, rather than a placebo, on Day Zero."

If anything, the effect was even larger, he added.

EasyJet Bookings Up 600% Following UK Lockdown Lift Announcement

by Cailey Rizzo, Travel + Leisure, February 24, 2021

[EasyJet Bookings up 600% Following UK Lockdown Lift Announcement \(msn.com\)](#)

A rush for UK residents to book summer vacations commenced this week after UK Prime Minister Boris Johnson announced a gradual lift of the national COVID-19 lockdown, with bookings increasing as much as 600%.

Johnson announced a plan that would allow Brits to enjoy staycations within the country from April 12 and overseas travel allowed from May 17.

In response, UK airline easyJet reported a 300% increase in flight bookings while vacation package bookings increased more than 600% from last week, The Independent reported. The most popular destinations were Spain, Portugal, and Greece for the months of August, July, and September.

"We have consistently seen that there is pent-up demand for travel, and this surge in bookings shows that this signal from the government that it plans to reopen travel has been what U.K. consumers have been waiting for," easyJet Chief Executive Johan Lundgren, told The Associated Press. "The Prime Minister's address has provided a much-needed boost in confidence for so many of our customers in the U.K."

British travel company Tui also reported a 500% surge in bookings overnight on Tuesday, according to the British outlet. The highest demand was for vacations in Greece, Spain, and Turkey.

In the plan to lift lockdown restrictions, children can return to school on March 8 and people will be allowed to meet one other person outside. Later in the month, small outdoor gatherings will be allowed. Shops, hairdressers, and outdoor service at pubs and restaurants will restart on April 12.

By May 17, indoor venues like cinemas and indoor seating at pubs and restaurants are scheduled to reopen. On that date, Brits will also be allowed to start foreign holidays. All limits on social contact are expected to lift June 21, when nightclubs are scheduled to reopen.

The government also expects to be able to offer at least a first dose of the vaccine to all adults by the end of July.

The dates may be pushed back if the rates of infections or hospitalizations increase. The government is considering a "COVID status certification" for businesses or "vaccine passports" that people may use to travel freely over the upcoming months.

Currently, all visitors to the UK must quarantine for 10 days. Travelers from 33 "red list" countries are required to quarantine in a hotel.

Global Airline Body IATA Plans COVID Travel Pass For End Of March

by Sarah Young, Reuters, February 24, 2021

[Global airline body IATA plans COVID travel pass for end of March \(msn.com\)](https://www.msn.com/en-us/news/health/global-airline-body-iata-plans-covid-travel-pass-for-end-of-march/news-B11B11B1)

Global airline industry body IATA said it would launch a COVID-19 travel pass at the end of March, bringing into use a digital system for test results and vaccine certificates which will help facilitate international travel.

IATA said on Wednesday that it was essential that governments start issuing their citizens with digital vaccination certificates which can then feed into its travel pass.

Israel Unveils Plan To Allow People Who've Been Vaccinated Against COVID-19 To Attend Cultural Events, Fly Abroad And Go To Health Clubs

By The Associated Press, February 20, 2021

<https://www.manisteenews.com/news/article/The-Latest-UK-urges-Sec-Council-to-push-for-15965729.php>

Israel unveiled a plan on Saturday, February 20 to allow people who have been vaccinated against the coronavirus to attend cultural events, fly abroad and go to health clubs and restaurants.

Prime Minister Benjamin Netanyahu announced the plan at a news conference on Saturday night, saying those who have been vaccinated will be able to download the “green badge” in the coming days.

“The green badge is gradually opening up the country,” Netanyahu said.

Israel has conducted the world’s speediest vaccine campaign over the past month and a half, inoculating nearly half of its 9.3 million people. But with the coronavirus still spreading rapidly among the unvaccinated, the country only recently began emerging from a two-month lockdown.

On Sunday, retail stores, shopping malls, gyms, some middle school grades and other public services for limited crowd sizes are set to start back up.

Netanyahu said the government could not keep unvaccinated residents from places like medical clinics, pharmacies and supermarkets. But he said other services would be allowed only for those who have received two doses of a COVID-19 vaccine.

Israel’s main international airport, for instance, remains closed to nearly all air traffic because of concerns of foreign variants of the virus entering the country.

Costa Cruises Will Return to Sailing Around Italy in March

By Cailey Rizzo, Trave + Leisure, February 20, 2021

[Costa Cruises Will Return to Sailing Around Italy in March \(msn.com\)](#)

After months away from the high seas, Costa Cruises will begin sailing again in March.

The Italian cruise line, part of the Carnival Corporation, announced that its cruise season will restart on March 27, according to a press release shared with Travel + Leisure.

The flagship Costa Smeralda will begin the season with three and four-day cruises around Italy, including stops at Savona, La Spezia, Civitavecchia, Naples, Messina, and Cagliari. From May 1, the ship will resume one-week cruise itineraries in the western Mediterranean, sailing around Italy, France, and Spain.

The Costa Luminosa will resume service on May 2, departing from Trieste. The ship will sail one-week cruises around Greece and Croatia.

As passengers head back to ship vacations, the cruise line has introduced new safety and health procedures under the "Costa Safety Protocol." The ships will have limited capacity and boarding will be staggered and require COVID-19 tests and temperature checks for both guests and crew. Physical distancing and face masks may be required when in public parts of the ship.

All other Costa cruises are canceled through the end of May. Passengers can find out more information about how to rebook on the Costa Cruises website.

Costa cruises briefly resumed sailings around Europe, departing from Italy, in September.

Around the world, cruise lines have implemented new rules and procedures for passengers returning to sailings while several cruise lines have canceled itineraries for the coming months.

Canada has banned cruises from docking in ports until at least 2022.

Several other cruise lines, including American Queen Steamboat Company and Saga Cruises, announced plans to resume sailings in the summer, but they will only allow passengers aboard who have been fully vaccinated against COVID-19. Other cruise lines, such as Norwegian, announced they will require crew to be fully vaccinated before they resume sailings.

Vermont Lifts Quarantine Rules for Fully Vaccinated Travelers

By Cailey Rizzo, Travel + Leisure, February 22, 2021

<https://www.travelandleisure.com/travel-news/vermont-lifts-quarantine-rule-vaccinated-travelers#:~:text=Vermont%20will%20soon%20allow%20visitors,Phil%20Scott%20announced%20last%20week.>

Vermont will soon allow visitors to bypass its mandatory quarantine if they are fully vaccinated for COVID-19.

Travelers to Vermont will not be required to quarantine two weeks after receiving their second dose of the vaccine, Gov. Phil Scott announced last week. The policy goes into effect on Tuesday and applies to both residents and visitors to the state.

"I want to be very clear: We're going to do this carefully and methodically like we have throughout the pandemic, and I'm asking for your patience as we work our way through this process," Gov. Scott said, a local NBC affiliate reported.

Inoculated travelers must still obey all other COVID-19 precautions, including masking when in public and obeying social distancing rules, as they still may be carrying the virus.

The policy change comes after the Centers for Disease Control and Prevention (CDC) announced a decision that fully vaccinated Americans who have completed a two-week immunity waiting period are not required to quarantine if exposed to the virus. Although they should still monitor themselves for potential COVID-19 symptoms.

The state had one of the most stringent travel policies in the country, requiring most visitors to quarantine for at least a week upon arrival. Travelers could end their quarantine after seven days after receiving negative COVID-19 test results.

Vermont has reported a total of 14,250 confirmed cases of COVID-19 and 197 deaths since the start of the pandemic, according to the state Health Department. The seven-day rolling average of cases in the state has not increased over the past two weeks.

All out-of-state travelers to Vermont are encouraged to enroll in the state's Sara Alert system upon arrival to receive daily reminders to check for COVID-19 symptoms for two weeks.

The CDC still recommends double masking or wearing a tightly fitted face mask at this time.

Six Flags Plans To Open All Of Its Amusement Parks For 2021 Season

By David Williams, CNN, February 20, 2021

<https://www.cnn.com/2021/02/20/business/six-flags-opening-2021-trnd/index.html>

Six Flags Entertainment Corporation says it is planning to open all 26 of its amusement parks and water parks for the 2021 season, including five that were not able to operate last year because of the coronavirus pandemic.

The company said it worked with epidemiologists to develop a reopening plan that "meets or exceeds federal, state, and local guidelines for sanitization, hygiene, and social distancing protocols."

Six Flags will limit the number of people in its parks and guests will have to make reservations before their visits. Masks will be required for all workers and guests and they will also have to pass temperature checks, according to its website.

The company is also taking steps to encourage social distancing on rides, in lines and seating areas and other areas around its parks.

Six Flags (SIX) is hiring thousands of workers to operate its rides, restaurants and other attractions at its parks in the United States Mexico and Canada, according to a news release.

"Our guests and team members are ready for the return of fun and signature Six Flags thrills in 2021," Bonnie Weber, senior vice president of Park Operations, said in the release.

"Last year, we set the standard for operating our parks safely, and entertained millions of guests in adherence to government, and CDC health guidelines at 21 of our 26 parks. We offered a local and outdoor entertainment venue spanning dozens to hundreds of acres where families and friends could safely spend time together."

Weber said the company is working with state and local officials to set firm reopening dates for its parks in California, Illinois, Massachusetts, Mexico City and Canada.

Six Flags Over Texas in Dallas-Fort Worth and Six Flags Fiesta Texas in San Antonio had already opened on weekends in February, but had to close on Saturday and Sunday because of the devastating winter storm.

Many of the parks are set to open in the next few weeks, though some of the water parks and parks in northern cities will open later in the Spring.

Only 4.6 million people visited the parks in the first nine months of 2020 -- an 83% decrease from the 26.7 million who attended over the same period in 2019.

The company will release its fourth quarter and full year financial reports for 2020 on February 24.

Columbus Blue Jackets Receive Permission From Ohio Authorities To Allow Limited Number Of Fans At Home Games Starting Next Week

By The Associated Press, February 20, 2021

https://www.espn.com/nhl/story/_/id/30934753/columbus-blue-jackets-get-permission-fans-arena

The Columbus Blue Jackets received permission from state authorities to allow a limited number of fans at games starting next week.

The city of Columbus and the Ohio Department of Health signed off on the plan to allow up to 1,953 fans — 10 per cent of Nationwide Arena's capacity — for the last 16 home games, beginning March 2 against Detroit.

Fans entering the building must complete an online check-in questionnaire and wear masks. They will be grouped in "seating pods" to maintain physical distancing. Tickets will be digital and concession stands cashless.

Fans have not been at games in Columbus this season because of COVID-19 restrictions. The last time the venue welcomed spectators was March 1, 2020, about a week before the pandemic began and shut down sports nationwide.

The Blue Jackets join a few other NHL teams allowing limited numbers of fans.

US Transportation Security Administration Is Hiring 6,000 New Airport Security Screening Officers

By David Williams, CNN, February 20, 2021

[The TSA is hiring 6,000 new airport security screening officers \(msn.com\)](https://www.msn.com/en-ca/money/markets/travel-restrictions-have-no-end-in-sight-as-european-leaders-worry-about-new-variants/ar-BB1e0uzA?ocid=msedgdhp)

The Transportation Security Administration is working to hire more than 6,000 airport security screening officers ahead of the traditionally busy summer travel season.

The agency said in a news release that it was expecting a seasonal increase in the number of air travelers in the coming months and that more people will be flying as Covid-19 vaccinations become more widespread.

More than 41 million people have gotten at least one dose of the vaccine and more than 17 million have received both doses, according to data from the US Centers for Disease Control and Prevention.

The TSA hopes to fill transportation security officers (TSOs) positions at about 430 airports around the United States by this summer, according to the release.

"TSOs are a critical first line defense in securing our nation's commercial air transportation system," said Melanie Harvey, acting executive assistant administrator for TSA's Security Operations in the statement. "Each day, our officers screen hundreds of thousands of airline travelers ensuring they arrive at their destinations safely. We expect to screen a higher number of travelers regularly by the summer months and will need additional officers to support our critical mission."

The TSA said it was holding virtual job fairs and other recruiting events in cities around the country to fill full-time and part-time positions.

The coronavirus pandemic has been devastating for the US airline industry, which suffered the worst year in its history in 2020.

Travel Restrictions Have No End In Sight As European Leaders Worry About New Variants

By Silvia Amaro, CNBC, February 25, 2021

<https://www.msn.com/en-ca/money/markets/travel-restrictions-have-no-end-in-sight-as-european-leaders-worry-about-new-variants/ar-BB1e0uzA?ocid=msedgdhp>

The EU is still one of the worst hit parts of the world by the coronavirus, with a number of nations still in lockdown or with strict social restrictions in place.

The health emergency is particularly acute in the Czech Republic and parts of Latvia, Sweden, Spain and Portugal.

Given the health crisis, European leaders are not yet inclined to ease travel restrictions.

Looking to holiday in Greece or Spain? You could be waiting some time.

European leaders are expected to say on Thursday that all non-essential travel needs to remain restricted as the Covid health situation remains "serious" across the continent, according to a document seen by CNBC.

The European Union's 27 heads of state will gather virtually on Thursday afternoon to discuss the current state of the pandemic in the region. The EU is still one of the worst hit parts of the world by the coronavirus, with a number of nations still in lockdown or with strict social restrictions in place. At the same time, vaccination efforts have faced a bumpy start and some question whether the EU will reach its target of vaccinating 70% of its adult population by the summer.

"The epidemiological situation remains serious, and the new variants pose additional challenges. We must therefore uphold tight restrictions while stepping up efforts to accelerate the provision of vaccines," European leaders are expected to say, according to the draft document.

There have been more than 21 million cases and over 515,000 deaths from Covid-19 in Europe so far, according to the European Centre for Disease Prevention and Control. Since late 2020, health authorities have identified a number of new variants of the virus, deemed more spreadable and infectious.

The ongoing health emergency is particularly acute in the Czech Republic and parts of Latvia, Sweden, Spain and Portugal.

Speaking ahead of the meeting, European Council President Charles Michel, who chairs the summits, said: "The new variants have become the dominant strains in many member states. This implies enhancing our sequencing capacity, and preparing the groundwork for vaccine updates."

Given the health crisis, European leaders are not yet inclined to ease travel restrictions "For the time being, non-essential travel needs to be restricted," they are expected to say, according to the document. This will come as bad news for countries heavily dependent on tourism. Greece, for example, has pushed the EU to agree on some sort of vaccine passport so it can more easily reopen its tourism industry in time for the summer season.

However, leaders seem far from agreeing to this idea for now. Some heads of state believe it is too early to consider a vaccination passport as the deployment of vaccines is still at such an early phase.

Rickard Gustafson, CEO of Scandinavian Airlines, told CNBC's Squawk Box Europe on Thursday that vaccine passports or similar identifications "could help reopening the world, however ... I am concerned that this cannot be a national standard, it needs to be an international standard."

In addition, for this idea to work, Gustafson said that it needs to be applied to "all other transportation means."

"This is not just an aviation issue. This needs to be deployed at the same extent to all other transportation means because if you cross a border, it doesn't really matter if you cross it by air, by train, by car, by bus," he said.

Implementing something like vaccine passports in Europe would be particularly challenging given its free movement policy.

European citizens often use trains, buses and other methods of transportation to travel between EU countries and during these journeys their passports are not checked. As such, having to verify vaccination certificates at the border would cause significant logistical problems, and could deter some potential tourists from taking trips abroad.

Pfizer-BioNTech, Oxford-AstraZeneca COVID-19 Vaccines Very Effective After One Dose, Scottish Study Suggests

By Paul Waldie, The Globe and Mail, February 22, 2021

https://www.theglobeandmail.com/world/article-pfizer-biontech-and-oxford-astrazeneca-vaccines-very-effective-after/?utm_medium=email&utm_source=Evening%20Update&utm_content=2021-2-22_16&utm_term=Evening%20Update:%20Parliament%20declares%20China%20is%20committing%20genocide%20against%20Muslim%20minorities;%20U.S.%20reaches%20grim%20milestone%20with%20more%20than%20500,000%20COVID-19%20deaths&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb

A study of the COVID-19 vaccination program in Scotland has found that the Pfizer-BioNTech and Oxford-AstraZeneca vaccines reduced hospitalization by up to 94 per cent after a single dose.

The study, released Monday by scientists at the University of Edinburgh and the University of Strathclyde, examined hospitalization rates among more than 1.1 million Scots who received one shot of either vaccine between Dec. 8 and Feb. 15.

The researchers examined the effectiveness of the vaccines after one week, two weeks, three weeks, four weeks and longer. The highest protection came after four weeks. The Pfizer-BioNTech vaccine lowered the risk of hospitalization by 85 per cent while the Oxford-AstraZeneca jab reduced it by 94 per cent.

"We are over all very, very impressed with both these vaccines. Both are performing incredibly well," said Aziz Sheikh, professor of primary care research and development at the University of Edinburgh. "We now have national evidence, across an entire country, that vaccination provides protection against COVID-19 hospitalizations."

Jim McMenamin, a director at Public Health Scotland, said the results were particularly welcomed because they showed effectiveness against the British variant of the virus, which is more contagious and deadlier than the original version. The mutation was first detected in November and now accounts for more than 80 per cent of all cases in Scotland and elsewhere in the U.K. "Certainly for the U.K. variant that we have seen across the time period of the study, this is a very encouraging vaccine effect," Dr. McMenamin said.

The findings could also ease some fears about the effectiveness of the Oxford-AstraZeneca vaccine in older people.

There have been concerns that the vaccine provides less protection for people over the age of 65 and several countries, including France, Germany and Sweden, have advised that it should only be used in people under that age. There were insufficient data in clinical trials to assess the vaccine's effectiveness in older age groups, but medical regulators in Britain, the European Union and the World Health Organization have approved its use for all adults.

In Scotland, the Oxford-AstraZeneca vaccine has been used primarily for people over the age of 65 and the study's findings indicated that it was just as effective in preventing hospitalization. Among the over 80s, the study found an overall 81-per-cent reduction in the numbers admitted to hospital. "From the data that we've got at the moment, it seems like this vaccine seems to be working across age groups," Dr. Sheikh said.

The study did not offer any findings on whether people who have been vaccinated can still pass on the virus. "I think it's really important to emphasize that these data don't support any comment about transmission or indeed transmission policy and therefore we wouldn't be advising on the basis of these results that we should alter anything that we've got implemented currently to stop transmission of the virus from person to person within Scotland," said Josie Murray, a consultant epidemiologist at Public Health Scotland.

There was also no indication as to how long the vaccine protection will last. Both vaccine makers have recommend that people receive a second dose around 28 days after their first shot. However, Britain has delayed the booster shot up to 12 weeks in order to vaccinate more people. The study only looked at efficacy at between 28 and 34 days. The scientists plan to do more research to assess longer-term protection.

A Johns Hopkins Professor Predicts The US Will Reach Herd Immunity By April, But Many Experts Aren't So Optimistic

By Aria Bendix, *Business Insider*, February 20, 2021

[A Johns Hopkins professor predicts the US will reach herd immunity by April, but many experts aren't so optimistic \(msn.com\)](#)

In an op-ed in the Wall Street Journal, Johns Hopkins professor Martin Makary wrote that COVID-19 would be "mostly gone" in the US by April.

The US's drop in coronavirus cases suggests it's close to reaching herd immunity, Makary said. But many doctors and scientists say herd immunity is still a long way off in the US. The US's daily coronavirus cases have declined 65% in the last month - a record drop in the course of the nation's outbreak. New cases reached an all-time high of 312,000 on January 8. Since then, they've fallen to a weekly average of around 73,000 per day.

Dr. Martin Makary, a professor of surgery at the Johns Hopkins School of Medicine, suggested in The Wall Street Journal that the most likely explanation for the decline is that the US could be close to reaching herd immunity.

In a Thursday op-ed, Makary predicted that COVID-19 would be "mostly gone" by April.

He wrote that infections have likely been far more widespread than data suggests - so much so, in fact, that the US will soon hit a threshold beyond which the virus won't be able to pass easily from person to person.

"The consistent and rapid decline in daily cases since January 8 can be explained only by natural immunity," Makary wrote. "Behavior didn't suddenly improve over the holidays; Americans traveled more over Christmas than they had since March."

He added that vaccines "don't explain the steep decline" since early January, because "vaccination rates were low and they take weeks to kick in."

But many other doctors and public-health experts continue to caution that herd immunity is still a long way off in the US - particularly as more contagious variants spread.

"We're nowhere near community immunity or population immunity or whatever people want to call it at this point," Dr. Cindy Prins, an epidemiologist at University of Florida, told Insider. "We're nowhere near that yet."

Researchers generally estimate the coronavirus' reproductive value - that of the original strain, at least - to be between 2 and 3 in the absence of vaccines or public-health measures. That means that to achieve herd immunity, around 50% to 67% of a population would need to have some immunity to the virus - whether through vaccination or natural infection.

"In theory, the numbers are around 70% - some say 65%, some say 75%, 80% - but it's generally around those numbers. So it takes a while before you can get there," Dr. Eyal Zimlichman, deputy director general at Sheba Medical Center, Israel's largest hospital, told Insider in January.

But Makary's op-ed suggested that "observational data" indicates the US is close to the herd immunity threshold.

Assuming testing only captures 10% to 25% of infections, he said, about 55% of Americans would have natural immunity already, based on the number of tests reported. Add to that 15% of Americans who have been vaccinated so far, he wrote, "and the figure is rising fast."

Makary didn't respond to Insider's request for comment on this story.

Experts say herd immunity isn't the only possible explanation for the US's falling case count.

California's second lockdown, which started in December, may have partially contributed to the decline. At the peak of its outbreak, California accounted for around 40,000 of the US's daily coronavirus cases, on average.

Other factors like mask wearing, social distancing, and decreased travel after the holidays likely played a role as well.

"If I were ranking explanations for the decline in COVID-19, behavior would be number one," Ali Mokdad, a global-health professor at the University of Washington, told The Atlantic. "If you look at mobility data the week after Thanksgiving and Christmas, activity went down."

Thompson has also pointed out that certain communities may have greater shares of immunity than others.

"Immunity is probably concentrated among people who had little opportunity to avoid the disease, such as homeless people, frontline and essential workers, and people living in crowded multigenerational homes," he wrote. "It might also include people who were more likely to encounter the virus because of their lifestyle and values, such as risk-tolerant Americans who have been going to eat at indoor restaurants."

Even if the US is nowhere near herd immunity, then, it's possible that high levels of immunity among those with frequent social interactions could help slow transmission.

But there's no concrete data yet to suggest that the majority of Americans are immune to the coronavirus.

The Centers for Disease Control and Prevention estimates that one-quarter of the US population has been infected with the coronavirus so far. Even in New York City, where the virus spread widely in the beginning of 2020, studies found that 22% of the city's population had been infected by April. A more recent study found that by mid-November, around 14% of the US population had coronavirus antibodies.

"Even after adjusting for underreporting, a substantial gap remains between the estimated proportion of the population infected and the proportion infected required to reach herd immunity," the authors wrote.

Zimlichman said the very idea that a nation can reach herd immunity with the coronavirus has "never been put to the test." That's because the required threshold is often a moving target - and it can rise as new, more contagious variants spread.

Studies have shown that the more contagious coronavirus variant discovered in the UK, called B.1.1.7, may increase the virus' reproductive value by 0.4 to 0.9. In that case, up to 75% of the US population would likely need to develop some form of immunity.

"When you have a new variant of COVID, if the reproductive number is higher, that means that the virus is going to be able to spread even if fewer people are susceptible," Rahul Subramanian, a data scientist at the University of Chicago, recently told Insider.

With that in mind, he said, "I would hesitate to say that we've reached herd immunity."

Reaching herd immunity could be even more difficult if vaccines prove less effective against new variants or if people refuse to get shots.

Some research suggests that vaccines may not work as well against the more infectious variant discovered in South Africa. And 13% of adults in the US say they won't get a coronavirus shot, according to a recent survey from the Kaiser Family Foundation.

"Obviously you'll have issues with people that refuse to get vaccinated for whatever reason," Zimlichman said, "so getting herd immunity by vaccination is a hard one to achieve."

New Optimism That COVID-19 Is Finally Dwindling As Los Angeles Gains Some Herd Immunity

By [Soumya Karlamangla](#), [Rong-Gong Lin II](#), *Los Angeles Times*, February 20, 2021

<https://www.latimes.com/california/story/2021-02-20/covid-19-pandemic-herd-immunity-vaccinations-plummeting-cases>

As coronavirus cases plummet nationwide and vaccinations total 1.7 million Americans a day and rising, health experts are increasingly striking a new tone in their pandemic assessments: optimism.

"I could be wrong, but I don't think we're going to see a big fourth surge," said Dr. Paul Offit, a vaccine expert at Children's Hospital of Philadelphia. "I think we've seen the worst of it."

Many epidemiologists and other scientists, while still cautious, say they feel increasingly hopeful that the rest of 2021 will not replay the nightmare of last year.

The arrival of spring will likely aid the ongoing precipitous drop in coronavirus cases, as warmer weather allows people to spend more time outdoors and creates a less hospitable environment for the virus, experts say.

But the biggest factor, paradoxically, is something the nation spent the last year trying to prevent.

While 12% of Americans have received at least one dose of the COVID-19 vaccine, far more people — approximately 35% of the nation's population — have already been infected with the coronavirus, Offit estimated. Studies have found that people who survive COVID-19 have immunity for several months, though it likely lasts even longer.

UC San Francisco epidemiologist Dr. George Rutherford said one of the reasons why cases are dropping so fast in California "is because of naturally acquired immunity, mostly in Southern California." He estimated that 50% of Los Angeles County residents have been infected with the virus at some point.

"We're really talking something starting to sound and look like herd immunity — although that true herd immunity is a ways off in the future," Rutherford said recently.

Herd immunity is reached when so many people have immunity that a virus cannot find new hosts and stops spreading, resulting in community-wide protection. Scientists believe that in the case of the coronavirus, the threshold could be as high as 90%. The United States has not met this threshold but each step toward it slows transmission, experts say.

The effects may be greatest in places that endured the worst COVID-19 surges, including Los Angeles. After a horrific autumn and winter wave that has killed more than 12,000 people, an estimated 33% to 55% of county residents have already been infected with the coronavirus, according to USC researchers.

Those past infections have blunted transmission of the coronavirus so significantly that they have changed the current trajectory of the outbreak in L.A. County, where new daily cases have been falling for five weeks, said Dr. Roger Lewis, director of COVID-19 hospital demand modeling for the L.A. County Department of Health Services.

"If you had the exact same behavior and type of virus circulating that we have right now, but we were at the beginning of the pandemic and no one was immune yet ... we'd be in the midst of an ongoing surge," he said. "The fact that cases are going down right now, as opposed to going up, is because approximately a third of everybody in Los Angeles County is immune to COVID."

But experts caution that the battle is not yet won.

New coronavirus variants could undermine these projections, either by proving more resistant to existing vaccines or by finding a way to spread more easily. Shifts in behavior could also render this good news moot, as it holds only if people stick to the precautions they have been taking thus far, experts say.

“I don’t want to provide a false sense of assurance here,” said L.A. County chief science officer Dr. Paul Simon, who pointed out that 60% of Angelenos would remain vulnerable even if more than a third have already been infected with the coronavirus. “Unless they’ve had vaccination, they continue to be susceptible. I think we need to continue to be vigilant.”

Nationwide, coronavirus cases have dropped to levels not seen since late October, according to federal officials. In California, approximately 7,000 people are testing positive for the coronavirus each day, compared with 45,000 at the peak of the state’s winter surge.

In L.A. County, officials currently estimate the R value — a measure of how many people a person with the virus goes on to infect — to be around 0.8. Anything below 1 means an outbreak is shrinking, and anything above 1 means it’s growing.

If so many people in the county weren’t already immune, the R value would be about a third higher, or just above 1, Lewis said. Even that slight increase has major consequences for a virus prone to spreading exponentially.

“The fact that the virus only has two-thirds as many people to jump to as it did early on slows it down,” Lewis said.

Since the pandemic began, nearly 30 million Americans have tested positive for the coronavirus, but the true number who have contracted the virus is likely three or four times higher due to low levels of testing and the fact that many people who are infected never develop symptoms, experts say.

The large number of infections has come at a high cost. The nation’s death toll is approaching 500,000, far greater than any country in the world, and even more have survived but continue to suffer lingering effects of their illnesses, some of them severe. Allowing COVID-19 to run rampant to quickly achieve herd immunity, as some had promoted early in the pandemic, would have led to even more deaths and chronic health problems, experts say.

It remains unclear exactly what the threshold for herd immunity is with this virus with some scientists estimating that herd immunity may be achieved when 50% of people are immune, while others believe the threshold is closer to 90%, said L.A. County’s Simon. The uneven geographical distribution of infections may also leave some pockets of the county more vulnerable than others, he said.

“We don’t know quite yet what level of vaccination and protection would be required to get herd immunity across the county,” Simon said in briefing Friday. “As we see the number of new cases drop dramatically — that will be I think the best clue that we’re reaching herd immunity, particularly if we see it across the county.”

The biggest obstacle to ending the pandemic is the proliferation of coronavirus variants, especially if they are more transmissible or less susceptible to vaccines. For instance, the B.1.1.7 variant that emerged in the United Kingdom is about 50% more contagious than its predecessors and could fuel outbreaks in places where large swaths of people remain vulnerable to disease.

Dr. Peter Hotez, dean of Baylor College of Medicine's National School of Tropical Medicine, said he thinks that flying to visit friends and family will be normal and safe by August. But because of the variants he cautioned people to "beware the Ides of March."

"That's, I think, the biggest crisis facing us right now in our COVID-19 pandemic," he said in a recent interview with the American Medical Assn. "As bad as 2020 was, now we're looking at version 2.0 of this pandemic from the variants."

But others are more optimistic. Offit said he would be concerned if people who already had COVID-19 or who had been vaccinated were being hospitalized due to infections caused by a new variant.

"That line hasn't been crossed," he said. "You just want to keep people out of the hospital and it looks like to date there's not a variant that has escaped either disease- or vaccine-induced immunity."

At a UCSF Department of Medicine COVID seminar last week, Dr. Monica Gandhi, an infectious disease specialist, put it simply: "Try not to worry about the variants."

Offit said he remains hopeful about the nation's trajectory through the summer and as more people get vaccinated. "What worries me a little bit is when you hit September, and then it gets colder again, and there may be a variant that emerges," and people stop wearing masks and physically distancing, Offit said.

Dr. Rochelle Walensky, director of the U.S. Centers for Disease Control and Prevention, cautioned against viewing the downward case trends as a reason to let up on masking and other safety precautions.

In an interview with the Journal of the American Medical Assn., Walensky said she hoped for the best, but also warned of a worst-case scenario — that people will stop wearing masks and physically distancing too early and that many will prematurely declare they've had enough of the pandemic and won't get vaccinated.

"How this goes is going to depend on 330 million individuals," Walensky said. "Because while I really am hopeful for what could happen in March and April, I really do know this could go bad — so fast. And we saw it in November. We saw it in December. We saw what can happen."

Dr. Annabelle de St. Maurice, a pediatric infectious disease specialist at UCLA, said she sympathizes with officials trying to walk a fine line between keeping morale up and not making people feel so optimistic that they led their guard down.

In L.A. in particular, the numbers have improved drastically, she said, but they remain almost as high as they were during the deadly summer surge.

"It is reason to celebrate, and you want people to celebrate it, but you want them to do that physically distanced while wearing a mask," she said.

Canada's Top Public Health Doctor Says COVID-19 Vaccine Results So Far Are Very Encouraging

By Mia Rabson, The Canadian Press, February 19, 2021

[Canada's top public health doctor says COVID-19 vaccine results so far are very encouraging - The Globe and Mail](#)

Canada's struggling COVID-19 vaccination efforts saw multiple positive signs Friday, with further evidence one dose of a leading vaccine could be almost as good as two, news that Pfizer's vaccine might not need to be kept extraordinarily cold and a major milestone toward herd immunity passed.

On Friday morning, the millionth Canadian received a first dose of either the Pfizer-BioNTech or Moderna vaccine. The marker came weeks later than expected after nearly a month of shrunken shipments from both Pfizer and Moderna.

Despite the slower than expected start, Canada's Chief Public Health Officer Dr. Theresa Tam said "we can be very optimistic" about the performance of the vaccines so far.

While both Pfizer-BioNTech and Moderna say their vaccines need two doses for full effectiveness, given three or four weeks apart, evidence is mounting that the first dose might be almost as good by itself.

Quebec reported Thursday the vaccines given there had been 80-per-cent effective at preventing COVID-19 two weeks after a single dose for health care workers, and three weeks after a single dose for elderly long-term care residents.

British Columbia reported similar results Friday.

And a study in the medical journal The Lancet published Thursday showed after two to four weeks, a single dose was 85-per-cent effective at preventing symptomatic COVID-19 infections in more than 7,000 health care workers vaccinated in Israel in December and January.

"It is incredible, I think, that we have such an efficacious tool," Dr. Tam said.

Health Canada and provincial public-health officials are examining the data actively right now as a discussion continues about whether single doses should be offered to more people, and second doses delayed until most highly vulnerable people have received their first.

Pfizer and BioNTech also now say their vaccine can be stored for up to two weeks at temperatures in a standard freezer – between -15 C and -25 C – potentially making it easier to use the vaccine in more remote locations.

That vaccine currently is to be stored at ultralow temperatures between -60 C and -80 C, and then can be thawed in a fridge for five days before being mixed with saline to inject.

The requirement has limited the places Pfizer's vaccine is used in Canada. The northern territories and northern First Nations have been limited to Moderna's product, which is shipped and stored in regular freezers already.

Pfizer and BioNTech applied to the U.S. Food and Drug Administration Friday to change that requirement to allow up to two weeks of regular freezer storage before thawing in the fridge, after testing showed that did not degrade the vaccine.

Pfizer Canada spokeswoman Christina Antoniou said the same application will be made in Canada soon.

Canada's vaccine deliveries exploded this week, with 403,650 doses arriving from Pfizer. Canada expects to get more than four million more doses from Pfizer and Moderna over the next six weeks.

That news has allowed several provinces to expand their vaccination offerings beyond the first priority groups in long-term care homes and front-line health workers. At least three provinces – Nova Scotia, Ontario and Alberta – announced details for getting vaccines to seniors living in the community.

Nova Scotia's Chief Medical Officer of Health Dr. Robert Strang said next week the first of 10 community-based clinics will open to get vaccines to people over the age of 80.

Retired general Rick Hillier, heading up Ontario's vaccination efforts, said Canada's most populous province will be able to start vaccinating people over the age of 80 by the middle of March.

And Alberta Premier Jason Kenney said next week people in his province who are at least 75 years old will be able to start making vaccine appointments. Mr. Kenney said second doses of vaccines have been offered to every eligible resident of the province's long-term care homes.

COVID-19 Vaccinations Could Allow Toughest Restrictions To Lift Before September, Dr. Tam Says

By Mia Rabson, The Canadian Press, February 23, 2021

<https://www.theglobeandmail.com/canada/article-covid-19-vaccinations-could-allow-toughest-restrictions-to-lift-before/>

Canada's chief public health officer, Dr. Theresa Tam, says results from COVID-19 vaccinations so far are encouraging enough that she thinks the need for massive lockdowns could be over before the end of the summer. But Tam says some of the more personal measures, like wearing masks and limiting close contact outside our households, may be with us longer.

Tam says there are several factors that will determine when Canadians can return to something more closely resembling a normal life, including new COVID-19 variants and how quickly vaccines are injected.

Canada is aiming to vaccinate all who want to be by September.

But Tam says she is hopeful some of the most difficult restrictions could disappear even before that goal is reached, given the positive results vaccines are showing so far.

British Prime Minister Boris Johnson says he is hopeful lockdowns won't be needed in his country after June 21, but Tam wouldn't put a specific date on that step for Canada.

Canada-US Border Closed To Non-Essential Travel Until At Least March 21

By The Canadian Press, February 19, 2021

[Canada-US border closed to non-essential travel until at least March 21 \(msn.com\)](#)

The border between Canada and the United States will remain closed to non-essential travel for at least another month.

Public Safety Minister Bill Blair announced late Friday that the closure has been extended to March 21 — precisely one year after the world's longest undefended border was first shut down to curb the spread of COVID-19.

Since then, the closure has been extended month by month.

With more contagious variants of the coronavirus spreading across the continent, Friday's extension is unlikely to be the last.

Blair tweeted that the government will continue to base its decisions on the border "on the best public health advice to keep Canadians safe."

The border has remained open for essential travel throughout the pandemic in a bid to avoid disrupting the flow of food, medical supplies and other crucial goods between the two countries.

US Extends Travel Restrictions At Land Borders With Canada, Mexico Through March 21

By David Shepardson and Ted Hesson, Reuters, February 19, 2021

https://www.theglobeandmail.com/business/international-business/us-business/article-us-extends-travel-restrictions-at-land-borders-with-canada-mexico/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-2-20_7&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

US land borders with Canada and Mexico will remain closed to non-essential travel until at least March 21, the one-year anniversary of the restrictions to address COVID-19 transmission concerns, the U.S. government said Friday.

The new 30-day extension is the first announced under President Joe Biden and comes as the White House has been holding meetings about potentially tightening requirements for crossing at US land borders in North America, officials said.

Canada has shown little interest in lifting the restrictions and recently imposed new COVID-19 testing requirements for some Canadians returning by land crossings.

On January 26, the US government began requiring nearly all international air travelers to get negative COVID-19 test results within three days of travel, but has no similar requirements for land border crossings.

In an executive order issued last month, Biden directed US officials to “immediately commence diplomatic outreach to the governments of Canada and Mexico regarding public health protocols for land ports of entry.”

It added US agencies should submit a plan to Biden within 14 days “to implement appropriate public health measures at land ports of entry.”

“The plan should implement CDC (US Centers for Disease Control and Prevention) guidelines, consistent with applicable law, and take into account the operational considerations relevant to the different populations who enter the United States by land,” it said.

Biden also directed a similar review of sea travel and to “implement appropriate public health measures at sea ports.”

Some Travellers Walking Out Of Pearson Airport Instead Of Paying For Quarantine Hotel

By Bianca Bharti, National Post, February 24, 2021

[Some travellers walking out of Pearson airport instead of paying for quarantine hotel \(msn.com\)](https://www.msn.com/en-ca/news/health/some-travellers-walking-out-of-pearson-airport-instead-of-paying-for-quarantine-hotel)

Some travellers arriving at Toronto's Pearson airport are walking out instead of footing the bill for mandatory quarantine hotel stays, just days after the federal government issued new protocols to curb the spread of variants in the country.

Akhil Mookan, a spokesperson for Peel Regional Police, confirmed that officers are not stopping people who refuse to follow the measures that came into effect Monday.

"Unless there are some serious or aggravating circumstances where the public safety is at risk, we are not ... detaining individuals who are not complying with the regulations under the Quarantine Act," Mookan said.

Peel police officers are working with the Public Health Agency of Canada to monitor arrivals at Pearson in Mississauga, Ont., with the police holding the power to charge travellers at the airport.

While travellers might be able to dodge mandatory quarantine in a hotel — which can cost up to \$2,000 for the required three-day stay — that doesn't mean Public Health won't follow up and retroactively fine them, Mookan said. The fine could be up to \$1,800 per person, per day.

A spokesperson for Public Health confirmed that, under the act, a person who disobeys the mandatory quarantine could face a maximum penalty of \$750,000 and/or six months imprisonment.

A source familiar with the situation at Pearson airport said police "do not have the manpower" to "stop all these people, issue them fines, do the follow-ups, make sure they're complying."

The source said enforcement of the Quarantine Act is "all being done by the public health agency."

The National Post contacted police departments in all four cities that have federally mandated quarantine hotel stays. A spokesperson for the Calgary Police Service said the department has not received any requests from PHAC to help enforce stays at the quarantine hotels. A Montreal police spokesperson did not answer questions about whether travellers are dodging quarantine hotels. RCMP in Richmond, B.C. did not respond in time for publication.

The Quarantine Act mandates that anyone arriving in Canada by air must test negative for COVID-19 before arrival, take a test upon arrival, and isolate in a government-authorized hotel for three days while awaiting the results.

Travellers must cover the costs of their quarantine stay, which may also include the bill for food, security and transportation, states the government website .

After the three days, they have to complete the rest of their 14-day quarantine at home.

Some travellers who have paid for their hotel stays are displeased with the price and the hard rules.

Kirti Hooda, who arrived at Pearson airport from India on Monday, said she couldn't quite see the point.

She and her travel companion are the only residents of their house in nearby Brampton and will also be sharing a room at the Sheraton Four Points.

"At home, we are two people and in the room here we are two people," said Hooda. "So there is no use for this."

Michelle Fernandes, who was travelling on her own from India as well, said the stay cost her \$1,100 including meals delivered to her room. That's just over half the \$2,000 that government officials cited when the policy was announced.

Even so, for some "affordability is a question," she argued. "For a family, you could pay three or four thousand. For three days you're paying \$4,000 for your family to quarantine. It's not worth it."

A Few Days In And 'Mandatory' Hotel Quarantines Are Already A Debacle: National Post

Opinion by Chris Selley, National Post, February 25, 2021

[Chris Selley: A few days in and 'mandatory' hotel quarantines are already a debacle \(msn.com\)](https://www.msn.com/en-ca/news/opinion/a-few-days-in-and-mandatory-hotel-quarantines-are-already-a-debacle/pagewanted)

Somehow I initially doubted reports that a few people arriving on international flights at Toronto's Pearson Airport were just sashaying out to the Uber pickup area, having been issued fines, sooner than submitting to a "mandatory" swab-up-the-nose and three quite expensive nights of "mandatory" hotel accommodations pending the results.

Perhaps I was remembering the deeply unfriendly official reception on offer at Pearson when I arrived back in Canada two weeks ago. It did not seem like mutiny would be tolerated, not that I thought to attempt it. Or perhaps, having been born and raised among the Laurentian Elites, I had some forgotten vestigial faith in the most basic competencies of government, and the dramatically stricter test-and-hotel requirements that kicked in Monday mistakenly activated it.

I won't make that mistake again. It's all true. "Unless there are some serious or aggravating circumstances, where the public safety is at risk, we are not ... detaining individuals who are not complying with the regulations under the Quarantine Act," Peel Regional Police spokesperson Constable Akhil Mooken told the National Post.

The whole dubious premise of the new rules is, of course, that every single international traveller is a "public safety risk."

Indeed, it's days like Wednesday that make me wonder how Canadians maintain any trust in governments at all, never mind support for their demonstrably lacklustre anti-pandemic efforts. Even with Canada falling further and further behind the leaders in the vaccine race, Léger's latest poll for the Association for Canadian Studies found 56 per cent of us were satisfied with the federal government's efforts — just nine points fewer than on March 23, when all of 24 Canadians had died from COVID-19.

But then, Tuesday was such a day as well. Tuesday was the day it somehow became controversial that Ontario's 34 public health units would have to "design (and) carry out their own COVID-19 vaccination plan," as a CP24 headline put it.

"Ontario government to have 34 different COVID-19 vaccination plans," was CTV's snarky headline .

It was very odd. Why would anyone even in downtown Toronto want Queen's Park micromanaging the injection of vaccines into arms, as opposed to their local health department — never mind someone in Ear Falls, Wawa or Chalk River?

If they weren't inherently obvious, the problems with top-down, one-size-fits-all approaches have been ably demonstrated south of the border. California and New York State were forced to soften eligibility criteria to ensure that doses weren't wasted for lack of qualified recipients — which is an absolutely insane outcome. Surely New York City Mayor Bill de Blasio was better suited to decide and answer for whether police and correctional officers deserved priority access (he said yes) than Governor Andrew Cuomo (he said no).

If anything, Queen's Park is setting too many top-down rules along these lines. It certainly isn't setting too few. How you deliver vaccines matters; delivering them, period, matters a lot more.

This passion for central planning seems to be most prevalent among the urban Ontarian chattering classes, which are heavily represented in the national media. It has been evident in the various calls over the course of the pandemic for Prime Minister Justin Trudeau to invoke the Emergencies Act and implement uniform restrictions across the country, or "national standards" for long-term care homes .

When did "uniform" and "national" become synonyms for "better"? No one in New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland or British Columbia would be remotely interested in a federal takeover of their better-than-average-to-superb efforts at keeping COVID at bay, both in general and in long-term care homes.

"If the Prime Minister did implement a national strategy," Scott Gilmore wrote recently in Maclean's , "he could then hire some of the million Canadians currently unemployed, and finally launch an effective test and trace program country-wide."

Huh? Why would the federal government, which is not in the business of health-care delivery, fare any better than the provinces, which are in the business of health-care delivery? The federal government can't even make sure people get from an airport to an airport hotel.

To that point, Wednesday was not a good day at all for the feds' new crackdown on foreign travellers. Halton Police announced they had charged a private security guard, hired as part of a beefed-up quarantine enforcement effort, with trying to extract a cash fine from a woman for a supposed violation, then sexually assaulting her when she refused. And La Presse reported the case of a 24-year-old woman allegedly whisked away involuntarily from Montreal airport to a federal quarantine hotel. Twenty-nine-year-old Robert Shakory, a fellow "guest," now stands charged with sexually assaulting her.

Just a few weeks ago, Canada's chattering classes were more or less united with Trudeau's government in believing that even testing arriving passengers, never mind locking them up, was pointless. Then, suddenly, the same chattering classes demanded a crackdown on foreign travel. At this rate, before long, they might double back and conclude that crackdown was considerably worse than pointless.

By rights, the feds would look terrible as a result. But Canadians' faith in government — even mine — dies very, very hard.

Federal Conservatives Call For Suspension Of Hotel Quarantine Policy Following Reports Of Sexual Assault

Two women allege they were sexually assaulted while following quarantine requirements

By John Paul Tasker, CBC News, February 25, 2021

Some Conservative MPs are asking the federal government to suspend the mandatory hotel quarantine policy in the wake of two reports of sexual violence.

Montreal police have arrested a Windsor, Ontario man alleged to have assaulted a woman at a quarantine hotel in Dorval, Quebec.

The woman in question told La Presse that a fellow traveller forced his way into her hotel room, grabbed her and then started to undress while grabbing his genitals. She said security guards were slow to respond to her calls for help.

Robert Shakory was arrested by Montreal police and now faces charges of sexual assault, breaking and entering and criminal harassment, the newspaper reported.

Meanwhile, a Hamilton, Ontario man hired and trained by Canada's federal public health agency to work as a security guard has been accused of sexually assaulting a woman during a quarantine check this month.

Halton Region Police say the man, whose full name is Hemant, went to an Oakville, Ontario home on February 18 to carry out a quarantine compliance check, demanded money for a bogus fine and then sexually assaulted a woman after she refused to pay.

Hemant was arrested Tuesday and has been charged with extortion and sexual assault; the police have warned that "there may be other victims." He has been suspended from the security firm, which has not been identified by police.

[Read the full article here.](#)

Canada's Hotel Quarantine Program Is Leaky And Half-Baked

Opinion By Robyn Urback, The Globe and Mail, February 23, 2021

As a way to disincentivize non-essential travel, the federal government's new rule requiring a three-day hotel stay for international travellers actually makes sense. Not only will many potential jetsetters balk at spending upwards of \$2,000 on three days in an airport hotel (though the actual costs appear to be much lower), but surely the prospect of wasting hours on a government-run hotline to book a quarantine reservation is unpalatable enough to keep most Canadians at home. Indeed, only a masochist would willingly put himself or herself in a position to hear, "We are experiencing higher call volumes than normal" for several hours straight. To that end, the new policy, which just came into effect this week, just might prove effective in dissuading some casual vacationers from leaving the country. But as a public-health measure – a way to "keep Canadians safe," as citizens continue to travel for work, school or family reunification – the hotel quarantine program doesn't appear to have been designed with actual evidence in mind.

Read Story (Subscription Required): <https://www.theglobeandmail.com/opinion/article-canadas-hotel-quarantine-program-is-leaky-and-half-baked/>

Many Canadians Planning to Bend COVID-19 Rules Around Spring Break And Feel Justified In Doing So Because of Pandemic Fatigue

BC Residents Less Likely To Be Following COVID-19 Restrictions than Other Provinces

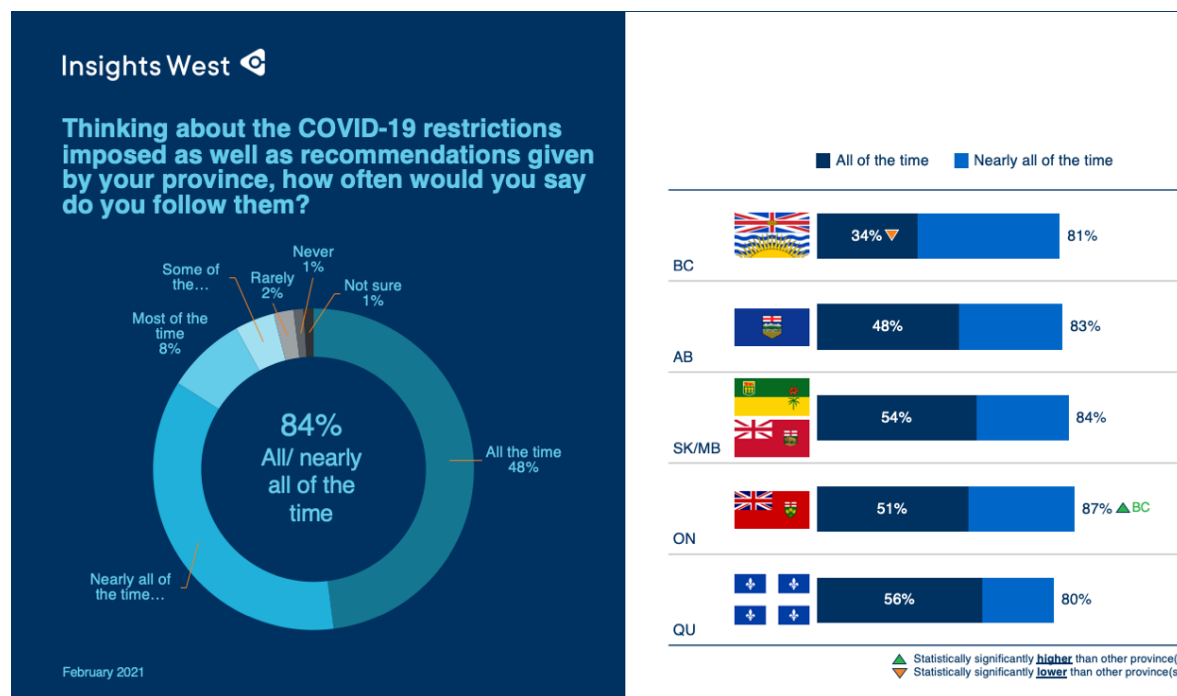
by Steve Mossop, President, Insights West, February 19, 2021

With spring break only a few weeks away, a significant number of Canadians are planning at least some activities on spring break that run counter to the COVID-19 restrictions and guidelines set by their province. When looking at underlying motivators for rule-breaking, pandemic fatigue and other justifications of behaviour are common. BC residents appear to be the worst in the country when it comes to the proportion of residents who are not following all of the rules all of the time.

When it comes to following provincial restrictions and guidelines, only about one-half (48%) of Canadians claim to be following all of them all of the time, and the remainder are breaking the rules to some degree or another.

A further 36% claim that they follow nearly all of the restrictions and rules nearly all of the time, while only a small proportion are following them most of the time (8%), and few claim to be breaking rules more blatantly than that (7% following the rules some of the time, rarely or never).

A surprising finding is that BC residents are least likely to feel that they are following all of the rules and regulations all of the time relative to residents of other provinces in the country. Only 34% of BC residents claim they are following all of the rules all of the time, which is 14 points to 22 points lower than in other regions. Instead, British Columbians have more people (48% compared to between 24% and 36% in other regions) following the restrictions only 'nearly all the time'.



When it comes to specific spring break activities, there's a wide range of actions that many Canadians are contemplating that would constitute bending or breaking the rules put in place by various provincial governments. We asked about a list of 11 possible spring break activities and found that 63% are considering doing at least some of the activities on the list; only 37% will 'definitely not' or 'probably not' do any of them. Topping the list is the finding that about one-half of Canadians are considering having an indoor visit with family members (50% 'definitely will', 'probably will' or 'might or might not') or friends (49%) outside of their immediate household during the spring break period. Between one quarter and one-in-three Canadians are contemplating driving to a vacation destination (30%), staying in a hotel (28%) or their vacation property (24%) or skiing at a resort outside their community (23%). Between 1 in 6 and 1 in 5 Canadians are thinking of taking a flight to go visit family within their province (19%), a flight to a vacation in Canada (18%), a flight to a vacation destination outside Canada (16%) or elsewhere in Canada to visit relatives (16%). Rule-breaking considerations are substantially higher among 18-34 year olds relative to any other age group (numbers are 10 to 20 points or even higher compared 35-54, and 55+ year olds).

Albertans tend to be the worst offenders when it comes to rule-breaking spring break intentions. BC residents are the least likely among any in Canada to take a flight of any kind, particularly compared to Ontarians and English Quebecers.

Insights West compiled a list of eight possible reasons that some Canadians are not following the rules and regulations all of the time and found ranging levels of agreement that help us understand some of the underlying motivators for breaking the rules. The largest proportion (39%) they feel they can break the rules occasionally because they keep their bubble small and still feel like they are doing the right thing—a sentiment that is pretty consistent across the country. A similarly high percentage feel that they can occasionally visit members outside their household because they keep their bubble small (36%). Some that don't always follow all of the rules indicate they are careful when they break them (34%).

Pandemic fatigue is also a factor in some of the rule-breaking and bending that is occurring across the country. One-third (32%) believe that in order to stay happy and mentally healthy, they are breaking the rules occasionally. Taking it a step further, 28% say they are tired of all the rules and recommendations, so they feel it is OK to bend them.

Other reasons for rule-breaking and bending is confusion over the rules (27%), feeling the rules are unnecessary, so they bend them (23%), and believing their health risk if they get COVID-19 is low, therefore they feel entitled to bend the rules (18%).

[Read the full article here.](#)

US Airlines To Begin Contact-Tracing Programs For International Travelers

By Cailey Rizzo, Travel + Leisure, February 22, 2021

[U.S. Airlines to Begin Contact-Tracing Programs for International Travelers \(msn.com\)](#)

More US airlines have pledged to collect contact tracing information for passengers traveling from overseas to help reduce the time it would take for the CDC to contact travelers in the event of a COVID-19 outbreak,

Airlines For America, a trade group, announced Friday that its members — which include Alaska Airlines, American Airlines, Delta Air Lines, Hawaiian Airlines, JetBlue Airways, Southwest Airlines, and United Airlines — would pass along passenger information to the CDC to assist in fighting COVID-19.

"We are hopeful that this measure, coupled with existing testing requirements for passengers flying to the U.S., will lead policymakers to lift travel restrictions so that international travel can resume and the social and economic benefits of that travel can be realized," Airlines for America President and CEO Nicholas E. Calio said in a statement.

The requests for contact information will remain completely voluntary and passengers will not be required to share in order to enter the country. Information collected will include their legal name, two phone numbers, an email address and the address of where they will be staying while in the U.S.

Airlines have resisted implementing contact tracing programs because they said that they do not have passenger information from those who purchased their airfare from third party sellers, like online travel agencies, according to The Associated Press. Airlines also said that gathering the information from passengers would require costly upgrades to their computer systems.

However, both United and Delta launched contact tracing programs in partnership with the CDC back in December. Most international passengers aboard United have voluntarily provided their contact information since the program's launch.

All international travelers are required test negative for COVID-19 upon arrival to the US.

Testing International Travelers For COVID-19 Is A Bad Idea

By Sheldon H. Jacobson, The Hill, February 22, 2021

[Testing international travelers for COVID-19 is a bad idea \(msn.com\)](#)

The Centers for Disease Control and Prevention (CDC) order requiring international travelers coming into the U.S. to provide either proof of a negative COVID-19 test within 72 hours of traveling or proof of recovery from COVID-19 makes no sense.

On the practical side, asking travelers to find a way to get tested prior to their trip back to the country can be problematic in many countries. To put this into perspective - given the limited testing capacity - asking a visitor to get tested 72 hours prior to their flight and get the results back within this time frame would be near impossible in certain parts of the U.S. The U.S. administered just under 2 million COVID-19 tests per day on average in January 2021, or one test per day for every 160 people. Asking visitors to find a way to get tested with such a paucity of test availability makes the testing requirement unrealistic.

On the health side, tests provide a single snapshot of a person's COVID-19 status at the time when the test is administered. If a person does not self-isolate after the test, the value of the test result quickly diminishes. Moreover, with new variants of the virus circulating, like B.1.1.7, it is not clear how well some tests will detect them. A single negative test provides a false sense of comfort that a person is not infected.

Airlines require face coverings on all flights - domestic and international - which long preceded President Biden's executive order mandating face coverings within the air transportation system. This provides the most significant health benefit to all passengers and crew on a flight. The biggest risk is when passengers remove their face coverings when eating and drinking. Airlines should consider providing passengers the option of liquid meals that can be consumed with a straw under face coverings. Keeping mouth and nose barriers in place will have a more significant health benefit than requiring travelers to provide a negative test result prior to their flights.

Air travel continues to pose health risks. To date, one in seven Transportation Security Administration (TSA) officers have tested positive for the virus, in spite of the precautions taken at airport security checkpoints. This indicates that virus transmission is occurring across the air system.

Imposing unsustainable and impractical requirements on international travelers may also lead to retaliation from other countries requiring the same of travelers into their countries. The U.S. ranks first in the world in both the number of COVID-19 cases and the number of COVID-19 cases per capita amongst countries with a population of more than 12 million. The greatest virus transmission risk may be with people departing the U.S., not those coming into the country.

Widespread vaccination provides the best pathway to jumpstart air travel. All airline workers and TSA officers are essential workers and should be vaccinated as soon as sufficient vaccine supply is available. Within months, once vaccines are widely available to the entire population, asking travelers to provide proof of vaccination rather than a negative COVID-19 test result has more benefits.

Any ill-conceived mandate that imposes impractical requirements will do more harm than good. Requiring airlines to follow the 72 hour test requirement is an example of the CDC overstepping their authority and asking for something that offers no benefits. The CDC has indicated that this requirement will not be required on domestic flights, with airlines rightly voicing their concerns. Let the airlines continue to maintain appropriate health risk reduction protocols for their benefit and the benefit of those who choose to fly.

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Travel Shaming: Rethinking This Pandemic Phenomenon

By Amanda Jackson, CNN, February 19, 2021

[Travel shaming: Rethinking this pandemic phenomenon \(msn.com\)](https://www.msn.com/en-us/news/health/travel-shaming-rethinking-this-pandemic-phenomenon)

When Kaytlin Snider, a recent college graduate, told her friends and family members she was moving to South Korea, she was met with confusion -- and some judgment.

After all, health officials still warn against travel during the pandemic. But Snider had been planning her big move since last summer. For her, the teaching job waiting for her abroad was worth it -- even though she knew her decision could prompt derision from those around her.

"I knew I wanted to get out and do something adventurous," the 22-year-old, who graduated in May with a degree in psychology, told CNN. "I didn't know what I wanted to do I just knew I loved to travel. Some people aren't open to new ideas, and were like 'why are you going?'"

The reaction Snider received from some isn't new -- in fact, last year saw a lot of what has been described as "travel shaming."

Now, however, as the pandemic drags on, many of those who were quick to call out Americans for taking trips are realizing there's nuance to these things: Not everyone is throwing caution to the wind to jet off to an exotic vacation.

There are grieving family members forced to fly to attend funerals; grandparents who had been counting down the days to get vaccinated and see their grandkids. And yes, harried parents who — trapped in a house with stir-crazy kids — feel they have no other recourse than a change of scenery.

In fact, some in the travel industry believe travel will pick up soon.

"Hopefully now that things are looking a little better with the vaccines, maybe people will start accepting it a little more" said Amy Graves, owner of Massachusetts-based travel agency, Endless Shores Travel. "We have to get back to what our new normal is, and to some people that is traveling."

Here's why some people said they are still traveling, shame-free.

Some people have to travel for work

The Centers for Disease Control and Prevention is currently not recommending a Covid-19 testing requirement before domestic air travel.

But this week, Dr. Rochelle Walensky, director of the CDC, advised the American public not to travel, even on domestic flights.

"We really, really would advocate for not traveling right now," Walensky said during a JAMA livestream on Wednesday. "You shouldn't be traveling anyway ... especially as our numbers are coming down, we're worried about the variants and we're scaling up the testing capacity."

But travel warnings aren't worrisome to some people.

Last weekend was one of the busiest for pandemic air travel in more than a month, according to the Transportation Security Administration. More than 4 million people traveled between last Thursday and Sunday, the agency said.

For Samantha Osborn, being able to travel has been essential for her job as a personal appearance manager, which requires managing different celebrities and public figures' appearances.

Many of these appearances revolve around large scale conventions -- and like most things, the pandemic has forced these types of events to either cancel all together, or move to an entirely virtual format.

In 2019, Osborn said she traveled 185 days out of year, mainly for business purposes.

"Since Covid, my field got hit pretty hard," Osborn, who is from Dallas, Texas, said. "I was actually unemployed and didn't have a job to go to because events were canceled."

Osborn, 40, said she has noticed events have started to pick up this year.

She is attending an in-person convention -- Mad Monster Party in North Carolina -- this weekend. She said she feels safe attending, since venues have strict guidelines about wearing face masks and social distancing.

"We have to resume life to some sort of normalcy," she said. "I can't stay unemployed."

Others want to reunite with their loved ones

For Allie Smith, 24, flying for the first time in over a year was worth it.

"The last time I was on the airplane was December 2019 for Christmas," Smith, who lives in Kansas, said.

But earlier this month, she decided to fly to Maui, Hawaii, to visit her grandmother, who recently got vaccinated. Smith also brought a special visitor: her 7-month-old son, Luke.

Thanks to video chats and groups texts, Smith has been able to share the joy of the new arrival with family. But nothing, to Smith, beats being together in-person.

So she got tested before her travels -- and then made the trek West.

"I kind of imagined I'd have my baby and my whole family would be around me," Smith said.

She was the first family member her grandmother had seen in over a year.

'You aren't selfish if you go traveling'

This year Graves said she is seeing business pick up as more and more people inquire about planning summer vacations.

She said these days, many people have been expressing interest in visiting anywhere in Florida. Trips to national parks have become extremely popular due to the pandemic.

At the end of the day, it's a personal choice whether or not to take the risk.

"You aren't selfish if you go traveling," Graves said. "There are so many people that are traveling, and doing it safely."

Bank Staff Have Had Enough Of Work-From-Home Says Credit Suisse Chief

"There's only so many Zoom calls you can do," commented Brian Chin who hopes to get staff back into the office

by Jenny Surane and Marion Halftermeyer, Bloomberg News, February 25, 2021

Credit Suisse Group AG is worried its workers are burning out as they enter a second year of largely working from home.

The Swiss bank is hoping it can soon begin to bring some employees back into the office, at least part of the time, to help them avoid fatigue that comes with working from home, according to Brian Chin, who leads the firm's trading and investment-banking arm. Chin spoke from the firm's offices in New York at a virtual investor conference hosted by the Zurich-based bank.

"I do worry about our people," Chin said. "People are having a bit of fatigue over this set-up, and not being able to see colleagues and actually see clients."

The world's largest banks sent workers home in droves early last year to stem the spread of the deadly coronavirus pandemic. Efforts to bring them back late last year were stymied by a resurgence of the virus.

"There's only so many Zoom calls you can do with people," Chin said.

On Wall Street, Goldman Sachs Group Inc., JPMorgan Chase & Co, and Citigroup Inc. have all participated in discussions with the New York state government to help speed up vaccination rollout. After nearly a year of grappling with security issues for traders and pitching for M&A deals over video, the banks are antsy to get their employees back into the office.

"This is not ideal for us and it's not the new normal," Goldman Sachs Chief Executive Office David Solomon said at the same Credit Suisse investor conference. Working from home is detrimental to inducting new hires to the company, the CEO said.

It's a sentiment echoed across the world's biggest banks. Last fall, UBS Group AG's former chief executive officer called the practice of home-working unsustainable. JPMorgan's Jamie Dimon said he sees prolonged remote work inflicting serious social and economic damage.

[Read the full article here.](#)

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

International Tourism, Sustainable Travel, And The Pandemic

By David Nitkin, EthicScan, February 15, 2021

[International Tourism, Sustainable Travel and the Pandemic - COVID-19 Ethics Blog \(ethicscan.ca\)](#)

The Issue

Airlines, cruise ships, travel companies, accommodation and ride for hire suppliers, and the tourism sector as a whole have had to face unprecedented challenges from the coronavirus pandemic. As the number of COVID cases declines in wave two, but new variant strains of the virus increase, the short and long term challenges facing tourist travel in prospective wave three grow. Attempts to immediately reboot international travel on a wide scale have so far failed due to successive waves of COVID-19.

This blog addresses three questions:

What have been the key coronavirus-inspired changes in international tourism travel?

What government responses and consumer preference changes do industry experts foresee happening for airlines, cruise ships, car rental and accommodation providers?

Are the prospects for local and global tourism sustainable, in terms of existing virus modifications or other new natural disasters?

Restrictions on International Travel: Transmission Through Travel

COVID-19 has upended global travel and brought the world to a standstill. For the first time in history, close to [90% of the world's population](#) now lives in countries with travel restrictions. Airlines, cruise ships, destination resorts, and the tourism sector as a whole are among the most COVID-affected businesses. An estimated [25 million aviation jobs](#) and [100 million travel and tourism jobs](#) are at risk. Between five and seven years' worth of [industry growth has been or will potentially be lost](#) by mid-year 2021.

For the industry to recover, first and foremost, travellers will need to feel safe and confident that their health is protected. Current **overall traffic supply and demand patterns** include:

Global air [traffic is severely depressed](#), in large part due to a maze of ever-[changing travel rules](#) around the world.

International passenger demand in November was down 88% from year-earlier levels, according to the latest figures from the International Air Transport Association (IATA).

There has been a shift to offering touchless travel procedures and a new health and safety regime, supported by digital tools such as the [Known Traveller Digital Identity](#) initiative.

[Air travel dropped 95%](#) from over 2 million daily U.S. travelers to less than 100,000 in a matter of weeks.

A new January 2021 study from Aberdeen, Scotland published in *BMJ Open* finds that **international travel was the biggest driver of COVID-19 deaths in the early wave of the pandemic**. Researchers focused on the world's worst-affected 37 countries, examining factors including border arrivals, population density, the percentage of people living in urban areas, age, and health issues. The team concluded that **potential early restrictions on international travel could have made a difference in the spread** during early stages of the wave one pandemic in western Europe, including the U.K.. They found an increase of one million international arrivals was associated with a 3.4% rise in the mean daily increase in COVID-19 deaths.

These findings are particularly important as the world looks to control potential future waves and strains of the COVID-19 pandemic and prevent related deaths." The study at least partially explains why the first wave of the pandemic disproportionately ravaged the [biggest tourism draws](#) in the world — countries like France, Spain, Italy, the U.S. and the U.K. — while other nations remained relatively non-impacted until later months.

Since wave one of the pandemic, governments have responded with a variety of **measures available and/or taken to contain further spread**. These include:

- (a) outright bans on international air flights;
- (b) compulsory hotel quarantining of return discretionary travel passengers (such as Canada);
- (c) new rules requiring passengers to test negative before boarding a flight (like the U.S.);
- (d) denying dockage permission to pleasure cruise ships (such as Canada);
- (e) [closing doors to foreign national travellers](#) from both nations like South Africa and the UK which have new more rapidly spreading virus modifications (such as Japan and Israel);
- (f) universal infection testing requirements;
- (g) [touchless travel](#) through the use of biometric technology;
- (h) [temperature screening](#) for passengers; and
- (i) [digital travel passes and vaccination passports](#) (but in order to work, these will require [standardization across borders](#)).

Various actions to **rejuvenate tourism** have been proposed and, in cases, tested but few have managed to take root. They include:

- (a) [travel bubbles](#) and [corridors](#) between countries;
- (b) destination replacement by closer to home vacations instead of international options;

(c) [allow select foreign tourists to return for extended stays](#) (such as Thailand);

(d) adoption of a common digital health passport solution like [CommonPass](#) that could be a trustworthy model for validating people's COVID-free status consistently across the globe; and

(e) [implement a new "test and release" policy](#) which could shorten the quarantine period from 14 to five days for international arrivals (like the U.K.).

[Travel bubbles](#) and [corridors](#) between countries has been proposed, but few have managed to take root. The Israel-Cyprus, Europe-Dubai, and trans-Tasman bubble (between Australia and New Zealand) are among the bubble/corridor for international travel proposed. With borders closed, many developing or tourist-dependent countries have put a focus on [attracting domestic tourists](#). This has helped maintain economic stability in countries such as [China](#) and [Japan](#).

The United Nations World Tourism Organization (UNWTO) declared that the future of tourism still has many uncertainties after recording a 60-80% total decline in 2020. Before COVID-19, there was much concern about whether [tourism had grown too big](#) for our planet. There were calls to [scale back tourism](#), make it more [environmentally sustainable](#), and help [over-touristed locations become more resilient](#) to [crises](#). However, with almost no international travel in 2020, we now have the opposite problem. The pandemic caused a [70% drop in international tourist arrivals](#) globally from January to August, compared to the same period last year.

Initiatives that are being widely applied in pandemic wave two whether by accident or on purpose for tourism supply chain sectors or modes include these:

Pandemic-Inspired Initiative	Sector or Mode				
	Airlines	Cruises	Vehicle Hire	Airports	Hotels
Pre-boarding health screening	Y	Y		Y	Y
Touchless biometric or facial recognition travel	Y			Y	Y
New cleaning & sanitation procedures	Y	Y	Y	Y	Y
Restrict self-serve food service		Y		P	Y, P
Reduce close contact queues	P	P	Y	Y	Y

Shorter stay, closer to home base offerings		Y	Y		Y
Compulsory post testing quarantining		Y (1)		Y	Y
Restrict service	Y, P	Y (2)	Y		P

Source: Various sources, from EthicScan Knowledgebase, literature reviews April-July and August-November

Legend Y: Active P: passive or reactive

(1) Restrict off-ship tourism (2) Denied dockage

Forecast Changes in Tourist Travel

From how we book, to where we go, to why we travel, and our seat selections on the plane or cruise ship, as well as what financial and safety risks we're willing to assume, we'll emerge from this worldwide crisis **different travelers than before the pandemic began.**

Experts ranging from travel industry analysts to epidemiologists all seem to think the coronavirus could usher in a **series of permanent changes to the way we travel.** The international literature surveyed by EthicScan and reported in the [Knowledgebase](#) involving three searches (April-June, July-September, and October-December 2020) reveals some 30 different forecasts for local and global tourism. In order to edit for space considerations, some principal post pandemic **projections from industry experts** are:

Increased activity (supply)	Decreased activity	Preferential activity (demand)
Cancel for any reason travel insurance (1)	On-line travel agency third party bookings (Expedia, Orbitz, etc) (5)	Multi-generational family travel (4)
Health and safety confidence enhancing certification schemes (2)	Airline surcharges for travel plan changes (6)	Active seniors opting for outdoor destinations (9)
Renewed commitment to address climate change and sustainability (3)	Investment in airport queues capacity (15)	Enhanced health services for travellers (11)
Accommodation brand standard hygiene and sanitation (8)	Offer airline middle seats (16)	Use pent-up frequent flyer air miles (7)
Immunity certificates or passports (10)		Road trips within driving and bicycling distance from home (13)

On-line or waived visa application processes (12)		Cruises will be shorter and closer to home (14)
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Source: EthicScan Knowledgebase, across three sub-sectors: Airlines, Hotels and Restaurants

A numbered synopsis description of these select industry insider forecasts follows:

1. CFAR travel insurance will spike: Epidemics and pandemics are not covered under most types of [travel insurance policies](#). Even independent policies weren't much help for travelers who had to back out of travel plans, especially before airlines and hotel groups began modifying cancellation and rebooking policies to accommodate travelers affected by the outbreak. A ["cancel for any reason" \(CFAR\) travel insurance](#) upgrade is seen as ideal to safeguard one's travel plans.

2. Traveller confidence-enhancing certification schemes: For leisure travellers, the [lingering fear of coronavirus infections](#) will likely be the most formidable obstacle to overcome. The [Thanksgiving holiday](#) in the U.S. and [Golden Week](#) in China suggest the appetite for travel remains robust. The key to bringing traveller confidence back again will be standardising [safety and sanitation measures](#) throughout the [global travel supply chain](#). One such idea is a ["Safe Travels" stamp](#) once companies have complied with health and hygiene protocols.

3. Sustainability plans and options: Advocates for more sustainable tourism are hoping the coming years will lead to a [rethink of international travel](#), with more innovation and a [renewed commitment](#) to addressing [climate change](#) and [crisis management](#). If international travel is going to ["build back better"](#), then communities, governments and the global tourism industry must come up with transformative plans and workable options that can drive responsible traveller behaviour change and decarbonization.

4. Multi-generational family travel will grow: The post-pandemic world may realize an already-growing travel trend of bringing many generations together rise to the next level. According to a trend report released in October by Virtuoso, a luxury travel agency network, multi-generational travel was already the most popular travel trend of 2020. Nearly 60% of travel specialists surveyed in February 2020 said they expected family travel sales to increase — and that was before we were all told to stay inside and only hang out with our loved ones on [Zoom](#).

5. Online travel agency (OTA) third-party bookings will shrink: Companies like Expedia, Orbitz, Hotels.com and others act as on-line middlemen, allowing travelers to compare prices across airlines, hotels, car rentals and more. Due to travel restrictions and rescheduling, thousands of people reported having difficulty changing and canceling trips booked through OTAs, often involving hours of calls to the OTA and various supply chain parties, because customers didn't deal direct for transportation or lodging.

6. Airlines will eliminate change fees for good. As noted in EthicScan blog [Ethical Risk: COVID Aviation Refund Controversy](#) (January 13), dozens of airlines have eliminated consumer travel and trip change fees.

7. Use of pent up frequent flyer travel miles in droves when it is safe to travel: When you combine the 2020 hoarding of miles with a 2019 trend away from set award charts to [dynamic award prices](#) that can vary day to day with the economic implications and pent-up travel demand caused by COVID-19, experts [expect to see people use their frequent flyer miles in droves](#) when it's safe again to travel.

8. Accommodation hygiene and sanitation standards will be a top priority: Hoteliers have worked to show their guests they're doing all they can to raise sanitation standards and maintain social-distancing protocols in their properties. The four major hotel chains — [Hilton](#), [Hyatt](#), IHG and [Marriott](#) — have all rolled out brand-standard cleaning and sanitation plans that lay out specific steps for each hotel to take to keep guests and employees safe. These adjustments are described in Blogs [COVID Adaptation Scenarios Hotel Industry](#) (July 6) and [Radically Remaking the Future of the Hotel Industry Post-COVID](#) (November 9).

9. Active seniors opting for outdoor destinations (nature vacations): After spending months at home, travelers are not only wanting to escape and avoid indoor places but also craving fresh air — and lots of it. This includes [national parks](#), ranches, near-urban resorts, and campgrounds.

10. Immunity passports or certificates: Vaccine passports or immunity certificates may become a condition of travel for both outward (international) and inward (domestic) travel. Countries like the United Kingdom are considering issuing “immunity passports” so people can leave a lockdown early.

11. Enhanced health services treatment for travellers: Host countries will also need to show they are safe for tourists. This includes not only having low reported infection numbers, but also having credible infection diagnosis and treatment systems in place in case tourists do get sick. Such provisions could include government guarantees for preferred private treatment (as opposed to nearly impossible to get insurance for it now).

12. On-line or waived visa application systems: Vacation recipient countries will have to make it easier for travellers to arrive. This will mean improving visa application processes (making them online), or outright waiving them, perhaps as part of bilateral arrangements.

13. Head outdoors and hit the road: Like outdoor adventures, road trips will continue to soar in popularity. Many travelers will find it easier, more convenient, and more comfortable to plan road trips within driving distance from home. Such trips may be especially appealing to those with underlying health issues, or people who might at first be skeptical about flying.

14. Cruises will be shorter and closer to home: Forecasters expect to see a distinct shift to shorter, closer-to-home sailings — at least initially. Some lines also are [forbidding passengers from getting off their ships](#) in ports unless they are on a cruise-line organized tour.

15. Virtual queues: From check-in to security and boarding, air travelers pass through more than their fair share of lines. How will we feel about this after months of being told not to stand within six feet of others? Some security lines will be unavoidable. Even if a transportation agency wanted to space them out, [security lines](#) have no room to grow at some airports. Ditto for customs and immigration queues.

16. Eliminate airline middle seats: Certain airlines like Delta and American have blocked out some middle seats to enhance need for safety and give the other passengers physical distance. Even once the world “gets back to normal,” experts say demand could take years to return, which means the chances of finding an empty middle seat and more distance from other travelers might be fully back in play.

Conclusion

[A coronavirus vaccine is proving to be a game-changer for international travel](#). Travel restrictions and consumer fears are influencing the impact of the COVID-19 pandemic and should be considered as part of any progressive country’s and business’s structured pandemic preparedness plan and recovery response. The pandemic has given tourism a chance for a reset — we should make the most of the opportunity.

Pandemic's Effects On The Insurance Business May Be Long Lasting

Many consumers are more cost-conscious and prefer digital interactions

By Andrew Martins, Investopedia, February 12, 2021

<https://www.investopedia.com/study-reveals-pandemic-to-continue-affecting-consumer-insurance-through-2021-5111994>

The COVID-19 pandemic’s economic effects on insurance consumers and companies are likely to linger well into 2021 and beyond, according to a new survey from the credit reporting agency TransUnion. The report called the pandemic a “watershed moment” for the insurance industry and highlighted its ongoing and possibly permanent consequences.¹

KEY TAKEAWAYS

TransUnion surveyed more than 3,100 U.S. insurance consumers to gain insights into the pandemic’s short- and long-term effects on home, auto, renter’s, and life insurance.

Chief among respondents’ concerns was how they would be able to pay their insurance bills during the ongoing economic slump.

Insurance companies are expected to continue adopting digital measures following an increase in the use of mobile apps, web portals, and email to manage insurance claims.

Consumers Are Worried About Their Bills

Conducted during the first week of December 2020, the survey canvassed 3,148 U.S. consumers with active auto, homeowners, renter’s, and/or life insurance policies.

Its findings suggest that large numbers of consumers are worried that they won’t be able to pay their insurance bills in 2021. According to the survey, 44% of respondents were concerned about their auto insurance bills and 22% were unsure if they’d be able to cover their life insurance premiums.

Keeping up with insurance costs isn't consumers' only concern. The TransUnion survey found that 26% of respondents were worried about their car payments and 23% were anxious about their mortgages. A separate survey by AccessOne, a company that offers payment plans for medical care, reported that approximately 50% of consumers would be "concerned about their ability to pay for a medical bill of less than \$1,000."²

"Given the level of economic uncertainty and increased health risks presented by the pandemic, 2020 has been a challenging year for patients and providers alike," AccessOne CEO Mark Spinner said in a December press release. "Patients are continuing to delay medical care not just to limit their exposure to the virus, but also for financial reasons."

Insurers Are Reacting to Changing Consumer Habits

In addition to the pandemic's immediate effects, researchers say the challenges it has posed "will have an outsized impact on how insurers must approach and interact with customers" in the future.

One example TransUnion cited was the effect on auto insurers. Of the 90% of respondents who said they owned or leased a car in 2020, 72% reported that they had either stopped driving their vehicle or used it less since March. In addition, 61% of those drivers said they would be willing to let their auto insurance provider collect real-time data on their vehicle usage if it meant a lower premium. That suggests a growing use of telematics technology in the months and years ahead.

Many auto insurers have already reacted to the change in driving habits by refunding a portion of their policyholders' premiums. Experts estimate that the auto insurance industry will return as much as \$14 billion as a result.³

The decline in commuting to work may endure post-pandemic: 37% of respondents said they would rather work from home in 2021, while 31% said they preferred a hybrid model that included sometimes going to the office.

The Insurance Industry Accelerates Its Digital Transition

If the world wasn't already extremely digital and connected, the pandemic has been a catalyst for a bigger push toward digitization.

According to surveys by the consulting firm Bain & Company, digital adoption in the insurance sector grew by approximately 20% globally in 2020, marking an increase of "almost four times the compound annual growth rate of the prior four years."⁴ TransUnion's researchers noted that the increased adoption of digital technology spans the entirety of the insurance industry, from "marketing to claims submissions to digital policy serving."

Among respondents to the TransUnion survey, 47% said they filed an auto or property insurance claim in the last year, with 39% of that group saying they used an app on their smartphone, logged on to a web portal, or sent their claim via email. This trend followed along respondent preference lines: 32% said they preferred to contact their insurance provider via email, another 32% said they preferred to do it with a telephone call, and 18% said they preferred the insurer's mobile app or website.

Mark McElroy, executive vice president and head of TransUnion's insurance business, said the global outbreak of COVID-19 forced insurance providers to pivot to meet their consumers' demands.

"COVID-19 pushed the need for nascent, innovative digital solutions and services to the forefront of standard insurance industry operation," he said in a press release. "The unpredictable environment that lies ahead indicates consumers and businesses will increasingly rely on and choose insurers offering online resources and tools that can best meet their needs, particularly as digital adoption continues to grow."

US Death Counts Have Climbed For All Adults Age Groups Due To COVID: Actuary

by Allison Bell, ThinkAdvisor, February 25, 2021

What You Need to Know

- The actual number of deaths for people of all ages has been 18.4% higher than the expected number.
- For women, the worst actual-to-expected death ratio is for the 35-44 age group.
- For men, the highest percentage of excess deaths was for the 35-54 age group.

COVID-19 is much more likely to kill older than younger people in the United States, but it also has led to a sharp increase in the death rate for working-age U.S. adults, an actuary says in a new report.

The ratio of the actual number of deaths to the expected number deaths is larger — meaning worse — for U.S. adults ages 35 through 64 than for U.S. adults ages 65 and older.

Rick Leavitt, a consulting actuary, has presented that assessment in a report that was published by the Society of Actuaries (SOA).

From March 22, 2020, through Dec. 26, 2020, the ratio of the actual number of people who died in the United States to the expected number was 120%, Leavitt writes in the study.

In other words: The total number of deaths was about 20% higher than normal.

For all of 2020, the total number of deaths was about 14% to 16% higher than expected, according to Leavitt.

Leavitt determined what the expected death numbers were by getting and analyzing death count data from the most.

Actual-to-Expected Ratios by Age

Here's what the actual-deaths-to-expected-deaths ratios looked like for four age groups over that same period, according to Leavitt's analysis of federal government data:

- Under 15: 93.1%
- 15-34: 120.2%
- 35-64: 125.2%
- 65 and Older: 120%

[Read the full article here.](#)

Do Compensation Models In Insurance Need A Reboot?

By Leo Almazora, HomeNews, February 22, 2021

https://www.lifehealthpro.ca/news/do-compensation-models-in-insurance-need-a-reboot-337987.aspx?utm_source=GA&utm_medium=20210222&utm_campaign=WPCW-Newsletter-20210222&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Over the past year, consumers have developed a greater appreciation for the role that life insurance, disability insurance, and annuities can play as they build their wealth and transition to retirement. In the face of that growing demand, insurers have profoundly transformed themselves, improving access to their products by opening digital distribution channels and creating more accommodative application processes.

But David Lau, founder and CEO of DPL Financial Partners, argues that insurers need to provide even more benefits to consumers by disrupting one long-held part of their business models.

“Unlike most of the financial services world that has already migrated away from commission-driven sales, insurance products are still largely distributed through commissioned sales agents,” Lau wrote in a piece for ThinkAdvisor. “The costs of those commissions are built into the price of the products, so the consumer pays year after year for as long as they own the product.”

Citing research from Morningstar, Lau said that the typical variable annuity costs around 3.65% once all the product costs, investment costs, and rider fees are accounted for, translating into a nominal cost of about \$600 monthly for a \$200,000 policy. Commissions that are built into the pricing of traditional products, he added, can drive up costs by anywhere from 25% to 85%, which saps away value that consumers could have derived from the initial premium and subsequent account growth.

“And in products like annuities, cost is not often discussed, so the consumer rarely knows how much they are paying for the contract,” he said.

Commissions also lead to a double-sided conflict of interest. Under the traditional model, commissioned salespersons are compelled both by the stick of not being paid unless they make a sale, and the carrot of generous commissions that come with larger sales volumes. For the consumer, that makes it difficult to determine whether they’re being pitched a product with a certain amount of coverage because it truly fits their needs.

Fee-only advisors who do not accept commissions face the opposite conflict, particularly with respect to annuities. As Lau argued, those advisors lose money when their clients purchase an annuity with a portion of the assets they're getting paid to manage. That means even if getting an annuity would be in the best interest of their clients, the advisors are confronted with a strong motivation to not recommend them.

The reliance on commission-based products, Lau added, creates a stronger desire for insurance product providers to make their products more complex. Since product differentiation can be crucial in a sales-driven market, he maintained, there's a greater incentive to make insurance products seem special with complex features that can add hundreds of pages of prospectus documentation for a given offering.

"It's no wonder annuities are derided as complex, expensive and opaque products, Lau said. "Given these facts, it becomes obvious that insurance needs an overhaul that starts with the elimination of the commissions from the products."

Now Is The Time To Embrace A Four-Day Workweek

By Brad Bedelt, Freelance Science and Environment Writer, Special To The Globe and Mail, February 21, 2021

https://www.theglobeandmail.com/opinion/article-now-is-the-time-to-embrace-a-four-day-workweek/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-2-21_19&utm_term=Coronavirus%20Update:%20Tuition%20hikes,%20virtual-learning%20oversight%20infuriate%20university%20students%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEefFJOJkTb

In 1930, at the onset of the Great Depression, British economist John Maynard Keynes made two bold predictions: Within a century, the standard of living in Europe and the United States would increase 400 per cent to 800 per cent; and with technological advances, we wouldn't have to work much any more – only three hours a day.

"We shall endeavour to spread the bread thin on the butter – to make what work there is still to be done to be as widely shared as possible," he wrote in his essay "Economic Possibilities for our Grandchildren."

On the first prediction, he was remarkably accurate. The standard of living in the West has increased fivefold since 1930 (as measured by inflation-adjusted GDP per capita). But despite leaps in technology, the three-hour workday has yet to pan out.

Our workweek today, in fact, isn't that different than in Keynes's time. The five-day, 40-hour week is standard in Canada and many other countries and goes back to the 1920s, when it was introduced by Henry Ford for his assembly lines. It was a radical shift at the time, as most factory employees worked gruelling long hours six days a week. By giving workers a proper weekend, Ford saw an immediate return: increased productivity.

A century later, the five-day workweek is still with us. Since the onset of the pandemic, however, there have been calls for change. A number of companies, faced with financial challenges, have imposed shorter workweeks coupled with pay cuts as a way to avoid layoffs. Others have compressed their 40-hour workweeks from five days to four to give staff more flexibility for child care and homeschooling duties. But with the end of the crisis hopefully in sight, we should be looking at the four-day week not as a temporary fix but as a permanent shift in the way we work.

Last May, New Zealand's Prime Minister, Jacinda Ardern, floated the idea of a four-day workweek as a way to bring back her country's economy. Ms. Ardern, who was speaking via live video on Facebook, pointed to the importance of tourism, which employs 15 per cent of New Zealand's population and gets a large portion of its revenues domestically. A post-pandemic four-day workweek, she suggested, would give people more opportunity to travel within New Zealand and spend money.

It's an intriguing idea that Canada should consider as well. And not just to support our own domestic tourism industry, which has been similarly hard hit by the pandemic. A compressed workweek – in which employees retain the same income – has been shown to improve employee well-being and reduce workplace stress. It's been correlated with improved productivity. And, to a lesser degree, it's a way to reduce traffic congestion and carbon emissions.

Some of the resistance to a four-day workweek has been rooted in the long-held belief that working longer hours means getting more accomplished. But research has shown that's not necessarily the case. A study from Stanford University, for example, noted a significant drop in productivity and creativity when employees worked more than 45 hours in a week. After 55 hours, the researchers found, productivity dropped so much that it was relatively pointless to keep working.

According to the OECD, Canadians work about 1,670 hours a year. That puts us about average for developed countries, just below the U.S. and significantly less than hard-working South Korea. But compared with Northern European countries such as Denmark (1,380 hours) and Norway (1,384 hours), we're working almost 300 hours more every year. Yet both Norway and Denmark have significantly higher productivity rates than Canada. They also rank above us in the latest World Happiness Report.

The most widely reported corporate trial of a four-day workweek was that of Microsoft Japan. The company tested it in 2019 and reported a productivity boost of 40 per cent, as well as cost savings in several areas, including electricity, which fell almost a quarter. The trial wasn't strictly about reducing the number of workdays; it was also about working more efficiently. The standard duration of meetings was cut from 60 minutes to 30, and attendance was capped at five employees.

Perpetual Guardian, a New Zealand trust management company, likewise saw a 20-per-cent boost in productivity when it shifted to a shorter workweek. Perhaps more importantly, though, the company also reported a 45-per-cent increase in employee work-life balance and measurable improvements in job satisfaction and staff retention.

The Henley Business School at the University of Reading found similar results in 2019 when it surveyed some 250 companies in the U.K. that had adopted a four-day week. "A shorter working week (on full pay) could add to businesses' bottom lines through increased productivity and an uplift in staff physical and mental health," the study's authors wrote.

It's these employee wellness outcomes that may be the most compelling argument of all. In Canada, workplace stress and burnout are rampant. In many ways, the pandemic has only heightened that – blurring the lines between home and work and leading many of us to check our laptops and phones at all hours. For this reason alone, a three-day weekend every week may be just what this country needs right now.

A recent survey by the Angus Reid Institute suggests that Canadians are ready for a break. Fifty-three per cent of survey respondents said it's a good idea to make a 30-hour workweek standard in Canada, while just 22 per cent were opposed (the remainder were undecided). "The concept of a shorter work week, much like that of the universal basic income, finds its highest levels of support among younger Canadians, with six-in-ten of those ages 18-34 saying a four-day work week would be a good idea," the study reported.

A compressed workweek may not be for everyone – or for every employer. But with the end of the pandemic almost in sight, we have a unique opportunity to try something different. And as Ford discovered a century ago, we might be pleasantly surprised by the results.

UPCOMING WEBINARS AND EVENTS

Free Virtual Event: How The Pandemic Accelerated Change And Informs The Path Forward

Bharat Masrani | Group president and CEO, TD Bank Group

Date: Tuesday, March 2, 2021

Time: 12:00 PM - 1:00 PM ET

The COVID-19 pandemic impacts us all in unprecedented ways. It will also inform our focus and guide our work in the years ahead. Values-driven consumers. Personalized advice. Digital adoption. Economic disparity. Racial and social inequality. Entrepreneurial ingenuity. Climate action. Join Bharat Masrani, Group President and Chief Executive Officer, TD Bank Group, at Canadian Club Toronto on March 2 for a discussion on what he observed and learned in 2020 and how it must inform the future of TD Bank and Canadian society.

This event is free of charge thanks to our sponsors. You will receive the access link on the morning of the event.

[Register Now](#)

Live Webinar: Building Resilience In Challenging Times | Celebrating International Women's Day

Date: Monday March 8, 2021

Time: 11:00 am ET

The last 12 months have forced us to dig into our reserves of strength, patience and creativity. But tackling great challenges can reveal powerful truths about who we are and what we're capable of.

Join us on International Women's Day to celebrate the accomplishments of women everywhere after a year that has tested even the strongest of mindsets.

In this webinar, you'll hear from renowned Canadian entrepreneur Michele Romanow on how to build resilience and overcome obstacles to achieve success in your life and career.

[Register Now](#)

Web Seminar: The Rise Of Digital In The Future Of Insurance

Date: Tuesday, March 16, 2021 (60 minutes)

Time: 2:00 pm ET | 11:00 am PT

A pandemic-challenged year accelerated digital transformation plans for the insurance industry. Projects that would typically take at least a year to roll out were being implemented in weeks as lockdowns made remote access and interactions a must-have for intermediaries like financial advisors.

In a marketplace that relies heavily on an external salesforce to service customers, Sun Life was uniquely positioned when COVID-19 hit. Their enterprise-wide approach to digital transactions meant all the groundwork to create a digital platform had been completed, enabling Sun Life to continue doing business through the pandemic without disruption. Adoption continues to rise within the company and among their agents.

In this fireside chat, a panel of experts from Sun Life, Pegasystems and Celent will share key learnings and best practices for insurance companies of all sizes looking for success in their digital transformation journey.

Discussion topics will include:

- Insights from Celent's research on the top digital insurance use cases and their adoption

- Practical tips and success factors for transitioning to digital customer interactions

How automation technology is reshaping the future of insurance and helping achieve true customer focus across the entire organization

[Register Now](#)

Web Seminar: Digital Insurance Advances In Tech Demo Day

Date: Thursday, March 25, 2021 (60 minutes)

Time: 2:00 pm ET | 11:00 am PT

In today's unprecedented global circumstances, **leaders in the insurance community are looking for innovative ways** to help their firms make progress on the path to the new normal.

The **Digital Insurance Advances in Tech Demo Event** puts the spotlight on some of the latest software and technologies in the industry, which are helping our community move forward.

Join this live one-hour webinar to learn about trailblazing innovations in a series of 6-minute demos, followed by live Q&A, that showcases what these software and technology companies are doing to advance the industry.

[Register Now](#)
