

CAFII ALERTS WEEKLY DIGEST: February 24 – March 3, 2023

March 3, 2023

The CAFII Alerts Weekly Digest is intended to provide a curated compendium of news on insurance, regulatory, and industry/business/societal topics of relevance to CAFII Members – drawn from domestic and international industry trade press and mainstream media – to aid in Members' awareness of recently published media content in those areas.

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GOVERNMENT/LEGAL/REGULATORY DEVELOPMENTS

CLHIA Submits Pre-Budget Recommendations To Ottawa

By Kate McCaffery, Insurance Portal, March 1, 2023

The Canadian Life & Health Insurance Association (CLHIA) has published its February submission to Chrystia Freeland, deputy prime minister and Canada's minister of finance, ahead of the government's release of the 2023 federal budget. In it, the Association calls for the government to support workplace health benefits plans through several different initiatives and considerations, to leverage the industry's investment capacity for infrastructure projects, to broaden the scope of retirement options available to Canadians and, notably, to scrap the 1.5 per cent tax on financial institutions, including life insurers, announced in the 2022 federal budget.

"We believe this higher corporate tax on banks and insurers is unfair, inequitable, and not good tax policy. Profits made by corporations (other than small business corporations) should be taxed at the same rate as profit from any other business, whether that be oil and gas, grocery chains, pharmaceuticals, telecommunications, or big box retail chains," they write.

"The government's rationale for continuing to impose a heavier tax burden on life and health insurance companies, considering the vital financial services we provide to Canadians, especially in uncertain economic times, is not clear to us."

With respect to workplace group benefits plans, as with previous submissions made to provincial governments, CLHIA advocates for the government to target dental care supports for those without access to existing coverage and offer a tax credit to small businesses to avoid putting coverage from workplace benefits plans at risk. It similarly asks that the new Canada Pharmacare Act focus on those without coverage.

The submission also considers employment insurance reform consultations and requests technical changes to Bill C-27, while work on the bill is advanced "expeditiously."

"While the Personal Information Protection and Electronic Documents Act has served Canadians well for over 20 years, it is important that the updated legal framework reflects the growing data-driven economy and new ways of protecting personal information," CLHIA writes. "Generally, the industry is supportive of the new privacy legislation framework as set out in Bill C-27. However, we believe that Bill C-27 can be enhanced with some key technical changes."

The submission later calls for changes to legislation enacted in 2021 to enable the use of Advanced Life Deferred Annuities (ALDAs) and Variable Payment Life Annuities (VPLAs).

“VPLAs as enacted would only be available to members of very large defined contribution (DC) pension plans, excluding the millions of Canadians who work for smaller employers or save for their retirement through group and individual RRSPs, TFSAs, etc. While the government also enabled VPLAs within the pooled registered pension plans (PRPPs), this by itself will not allow Canadians to access VPLAs more broadly, as the accumulation levels in these plans do not have the necessary scale,” CLHIA writes. “We believe that stand-alone VPLAs should be permitted to pool participants.”

In the same vein, CLHIA also asks for TFSA liquidity requirements to be waived to allow Canadians to make use of life annuities within a TFSA.

Read Story (Subscription Required): [Association submits pre-budget recommendations to Ottawa - Insurance Portal \(insurance-portal.ca\)](https://insurance-portal.ca/association-submits-pre-budget-recommendations-to-ottawa-insurance-portal/)

Updated Life Insurance Replacement Form Puts New Onus On Agents

By Kate McCaffery, Insurance Portal, February 21, 2023

A new proposed Life Insurance Replacement Declaration (LIRD) form, which must be completed before replacing a life or health insurance policy, places the onus on agents to provide clear, complete, and relevant information to the consumer before terminating any existing policies, according to the Canadian Insurance Services Regulatory Organizations (CISRO) and the Canadian Council of Insurance Regulators (CCIR).

The regulators collectively are seeking feedback about the prototype revised LIRD form developed after it was determined that improvements were needed to meet the expectations of the CISRO/CCIR Guidance: Conduct of Insurance Business and Fair Treatment of Customers (FTC) and the CISRO Principles of Conduct for Insurance Intermediaries.

“The proposed LIRD is intended to be sufficiently flexible to cover various life and health insurance products and to not confuse agents or customers with irrelevant information,” the regulators state. They add that the CCIR/CISRO working group, which first determined that improvements to the form were needed, proposed that the new form be made available electronically. The working group also proposes that a separate document provide cautions to consumers, advising them that they should read all relevant documents and information before terminating their existing policies.

CISRO and CCIR are Calling for all interested parties to review the prototype LIRD, available on their websites, and provide feedback by March 31, 2023.

Read Story (Subscription Required): https://insurance-portal.ca/life/new-insurance-replacement-form-puts-new-onus-on-agents/?utm_source=sendingblue&utm_campaign=daily_complete_202302-27&utm_medium=email

Investment Funds Institute Says Dealers Should Be Exempt From Draft Regulation

By Kate McCaffery, Insurance Portal, February 22, 2023

The Conseil des fonds d'investissement du Québec (CFIQ), the Quebec arm of the Investment Funds Institute of Canada (IFIC), has responded to the Autorité des marchés financiers (AMF) consultation on its draft regulation in Quebec related to complaint handling and dispute resolution.

In the submission to the AMF, the CFIQ says registered dealers in Quebec should be exempt from the Regulation respecting Complaint Processing and Dispute Resolution in the Financial Sector, and instead be subject to the rules set out by the New Self-Regulatory Organization of Canada (New SRO).

"This harmonization across Canada will help reduce complexity and redundancies," they write.

The draft regulation published in December 2022 would cause regulatory burden for dealers practising in multiple jurisdictions, including Quebec, they add.

"CFIQ strongly recommends that the securities industry, specifically mutual fund dealers, investment dealers, and dual-registered dealers be exempt from the regulation. Instead we think dealers should be subject to the rules of the new SRO for complaint handling and dispute resolution," they add. "We strongly recommend the AMF maintain the regulatory status quo for handling complaints until the New SRO rules are established and implemented."

They continue by saying that the implementation of a new regulation for Quebec dealers alone is not consistent with the strategic goals put in place by the Canadian Securities Administrators (CSA), of which the AMF is a co-signatory. "We believe that the dis-harmonization of complaint handling that the regulation may create with the rest of Canada and within certain dealers will cause confusion for clients, especially if the complaint handling time differs in Quebec."

For instance, the CFIQ submission specifically calls out Quebec's approach calling for a 60-day response period. "The current standard in securities is a 90-day response period. Having a shorter time for Quebec would encourage dealers working in Quebec and the rest of Canada to prioritize Quebec complaint files, thus introducing possible unequal prioritization of rules. In addition, this would create operational complexity."

The CFIQ also states that it would be unreasonable for dealers to comply with Quebec regulations first before transitioning over to the New SRO's rules.

"There is no valid justification for disharmonizing the dealer regulations," they write. "The New SRO is well-positioned to implement robust harmonized standards for complaint handling and dispute resolution."

Read Story (Subscription Required): https://insurance-portal.ca/economy/institute-says-dealers-should-be-exempt-from-draft-regulation/?utm_source=sendinblue&utm_campaign=weekly_flash_202302-27&utm_medium=email

OTHER CAFII MEMBER-RELEVANT NEWS

What Will Happen To COVID-19 Insurance As The Pandemic Evolves And Draws To A Close?

By Cindy Sosroutomo, Travelweek, February 14, 2023

[What will happen to COVID-19 insurance as the pandemic evolves and draws to a close? - Travelweek](#)

There's no question that travel insurance has played a critical role in travel's rebound. With many insurance providers offering coverage specifically for COVID-19, travellers have been able to get back on planes and venture abroad with confidence, knowing that their health and safety would be entrusted to medical professionals during a global pandemic.

But with the World Health Organization (WHO) declaring last week that the pandemic is finally drawing to a close, a tell-tale sign that COVID-19 has evolved into an everyday part of life, what does that mean for the future of COVID-19 insurance?

"I think as long as there's a need out there, there will be a product solution for it," says Will McAleer, Executive Director, Travel Health Insurance Association of Canada. "Take the flu, for example. If you had the flu and needed to seek treatment while travelling, there'd be no need for specific testing to identify it as 'the flu.' It's simply a medical reason for which you needed to seek treatment.

"As we progress in the pandemic, or if the WHO actually removes the pandemic notice, COVID-19 will simply be a coverage that is included within the scope of coverage provided under emergency medical treatment."

Brad Dance, Chief Customer Officer at TuGo, also agrees, telling Travelweek that COVID-19 coverage is likely here to stay, as coverage for a cold or flu is today under Emergency Medical Insurance. But what might continue to evolve is how the Government of Canada addresses vaccination requirements, as they may impact how some insurance providers determine their future coverage.

"TuGo's Emergency Medical Insurance has evolved over the last two years to cover COVID-19. We've built our policy wording to support the Government of Canada's vaccination requirements for entry/and or return to Canada. We don't foresee needing to change this, but we'll continue to evolve our products to meet our customers' needs, as needed," says Dance.

At Ontario Blue Cross, similar guidelines are being followed in alignment with the WHO. Says Josiane Cousineau, Vice-President, Marketing and Customer Experience: “As COVID-19 becomes part of everyday life, our Emergency Medical Care coverage insures COVID-19 and its variants, unless it is considered a pre-existing condition prior to departure.

“Our position is aligned with the WHO’s, meaning as soon as COVID-19 is no longer considered a pandemic by the WHO, this condition will be treated like all other conditions in our contracts.” But as COVID-19 evolves into just another common medical condition, does this mean COVID-19 testing will be a thing of the past?

McAleer thinks fewer and fewer COVID-19 tests will be required by insurance providers, “unless the benefit is so specific to a COVID-19 diagnosis that the only way to determine whether a traveller has the virus is through a test.”

If testing, however, is a requirement to board a plane or enter a country, McAleer says insurance providers will most likely continue to not cover the cost of the test. But the situation may be different if a traveller falls sick with COVID-19 while in destination, seeks medical attention, and a COVID-19 test is ordered by a doctor.

“In this situation, I’m going to say most insurance providers will cover the cost of the test. There are probably a couple of companies that would still take a harsher standpoint and compartmentalize a COVID-19 test as a ‘no-no.’ However, most are taking a prudent approach where they’re saying, ‘If you’re being ordered to take a COVID-19 test and it shows you’re positive, why wouldn’t we go back and cover that test for you?’ Ultimately, it’s a small piece of the overall medical emergency,” says McAleer.

That being said, McAleer suggests shopping around for the travel insurance plan that best fits a traveller’s needs, as COVID-19 coverage can vary from provider to provider. While most providers will cover a traveller for medical emergencies should they require COVID-19-related medical treatment while away, where differences may occur is in the limit for coverage, which can range anywhere between \$100,000 to \$5,000,000. Coverage may also differ for those who are vaccinated against COVID-19 versus non-vaccinated, with the limit for payment differing for those who may pose a larger risk should they become sick with COVID-19.

And going beyond coverage for medical expenses, McAleer adds that differences could also be found in coverage for expenses related to an imposed quarantine while away, if the traveller contracts the virus.

Some plans include a per-day amount that would be paid if quarantined, but others will not, he says.

But the bottom line is that COVID-19 coverage is here to stay, which will come as a relief to all travellers. Regardless of what that coverage specifically entails, McAleer says there’s one thing all travellers should do when it comes to travel insurance: book early.

"You don't want to say, 'I booked three months ago but now I'm not feeling well and I'm going to go buy a travel insurance policy,'" he says. "Many companies will have purchase windows that will protect them from a claim on that because you now know about it. You want to make sure that you're getting your insurance as close to booking as possible."

This Saskatchewan Man Had A Stroke In Arizona. His Family Awaits Massive Bill After Insurance Claim Denied

Family Had To Pay \$56,000 Up Front To Fly Him From Phoenix To Regina

By Pratyush Dayal, CBC News, February 28, 2023

[This Sask. man had a stroke in Arizona. His family awaits massive bill after insurance claim denied | CBC News](#)

After a man from Halbrite, Saskatchewan had a stroke while vacationing in Arizona, his family learned they were on the hook for a \$56,000 flight home — and other medical bills yet to come in — as their health insurance claim was denied.

"He has forgotten how to talk, how to swallow," Rebecca Fee said, talking about her grandfather who she said has been like her father.

Fee said her grandparents, Louis and Arlene Lamothe, are avid snowbirds and spend half the year in Yuma, Arizona.

On February 3, around 6 a.m., Arlene found Louis on the floor. He had suffered a stroke and was paralyzed on the left side. Louis was airlifted to Banner - University Medical Center in Phoenix. The next day, Fee drove for 30 hours, from Estevan, Saskatchewan, to be with her 80-year-old grandmother.

"He was immediately intubated. He had a lot of heart problems after this," Fee said. "He was in ICU for two weeks and now his breathing tube has come out."

About 16 days into their stay there, the family learned their Blue Cross insurance was not covering their medical fees and her grandfather was denied coverage.

Fee said the insurance company argued it was because Louis Lamothe did not disclose a change in cholesterol medication, which he had been taking. Louis was on a 10-milligram pill in Saskatchewan, which was increased to a 20-milligram dosage in July, three months before he left for the U.S.

Lamothe also suffered from chronic obstructive pulmonary disease.

Fee said that because the 10-milligram dosage increase was not communicated, Blue Cross declined to insure Louis for his hospital stay or flight home. The family said they do not know why Louis did not disclose the change in medication but say it was not deliberate.

"It was a major shock when insurance folks said we are on our own," Fee said, noting Louis filled out his application correctly disclosing he had a previous heart attack and lives with chronic obstructive pulmonary disease.

"He would not have had a 10-milligram cholesterol dosage change. So, whether he forgot as a 72-year-old that this dosage change even happened, or that he even knew, we can't confirm it."

The family has not received the bill for his 24-day hospital stay in Arizona, but believe it will easily be a couple of hundred thousand dollars.

Fee said the family doesn't know how to prove to the insurance company that Louis did not deliberately hide this, but rather it was a minor error.

"I'm just disgusted with them. It is absolutely unbelievable and unfair," Arlene said. "He is a very honest man and he would never try and scam anybody."

Fee said had her grandmother been on the policy, her insurance would have been cancelled too. With the medical bills piling up, they sold their belongings in Yuma, including their RV trailer and shed there.

"We were wiping his mouth, washing him and turning him and putting cold cloths on his head every few minutes. There was a lot going on with me being 14 hours on the phone every day to even try and find time to fight insurance on this."

\$56K up front for flight

Once Louis's situation was stable, the family was asked to transfer him to another hospital in Canada. Fee said travelling by road was not an option with Louis's oxygen supply and feeding tube. The family found Angels of Flight Canada Inc., an Ontario company providing medical flights, which flew him to Regina General Hospital on Sunday night.

"The only downfall to this was it was \$56,000 which needed to be paid up front. Not a lot of people have that sitting in their accounts to be just thrown at a medical flight, especially as a pension couple."

The family and friends came together to offset some costs and started a GoFundMe page to raise funds.

Fee said her immediate family has spent at least \$36,000 so far, including \$9,000 in hotel, fuel and food expenses in Arizona. The incident coincided with the 2023 Super Bowl held in Glendale, Arizona, which increased costs.

Fee is worried that the medical bills would be quite high as Louis had multiple CT scans, ultrasounds, and X-rays per day in addition to the care of six specialists.

"It would be easily hundreds of thousands in bills. We are just left hanging by the insurance company." Arlene said they would work out a payment plan with the hospital.

"We are on pension and can't send them big money every month. They'll have to take what we can afford each month," she said, noting her last resort would be to sell their house in Halbrite.

"We'll have to pay it off until I guess we die."

Their public fundraising campaign had raised \$16,050 of their \$100,000 goal as of Monday afternoon.

'Got to read the fine print carefully'

In an email statement, Saskatchewan Blue Cross said that due to privacy requirements, they cannot provide specific details about the claim and claim decisions, but that all decisions undergo a formal review with multiple stages involving both internal and external experts.

"It's an active and consultative process from the point of purchase to ensure plan members understand their coverage, its limitations, and the appeals process available should any new information emerge that warrants additional consideration in a claim decision," the statement said.

"Travel insurance is essential, and it's critical that individuals understand what they are covered for and provide accurate medical information when purchasing coverage. It's equally essential to ensure that you update your travel insurer when health circumstances change."

Marvin Ryder, a professor of marketing and entrepreneurship with the DeGroote School of Business at McMaster University in Hamilton, said although Lamothe's medication was increased by a "fraction of a gram," that change is still relevant to insurance companies to ascertain their amount of medical coverage.

"Even if it's an inadvertent detail, it is still enough to cause the insurance company to say it may not be a big deal to you, but it is to us," Ryder said.

"Saskatchewan Blue Cross covers over 130,000 people. It's just not possible for some of these volumes to provide individual response. I'm not saying the company does not have some fault here for seeking clarity and following up."

Ryder said when it comes to these insurance policies, customers have "got to read the fine print carefully" and understand the extent of coverage.

"Don't just buy and assume the best. Check it out for yourself."

Fee echoed that sentiment, and said a speech pathologist is now working with Lamothe to develop his speech and re-learn how to swallow.

"Just to see him open his eyes and nod his head and see some progress is a blessing. He is the happiest and most caring person. It sucks it happened to them," she said.

"They had been going down to Yuma for 10 years, but I doubt they will ever go back down again."

Canadians Are Flocking Back To The Airport After Years Of Denial And Frustration

Air Canada's Return To Profits Comes As Industry Sees Surging Demand — And Rising Prices, Too — As Airlines Slowly Add Capacity.

By Josh Rubin, Toronto Star, February 21, 2023

There's nothing like three years of being stuck at home to build an appetite for travel.

Canadian spending on travel is spiking to levels not seen since before the global COVID-19 pandemic, according to industry experts. And it's starting to show up in Air Canada's bottom line.

"It's been very, very strong this year. Our sales are approaching where they were in 2019 and 2020," said Richard Vanderlubbe, owner of Burlington-based Tripcentral.ca and a director of the Association of Canadian Travel Agencies.

On Friday, February 17, Air Canada reported that it had turned a \$168-million profit in the fourth quarter. That's compared with a \$493-million loss in the same period a year earlier. Overall in 2022, Air Canada still racked up a \$1.7-billion loss; still, demand has been strong enough lately that the airline also announced plans to boost capacity this year.

The company said it plans to increase its available seat miles — an aviation term that refers to an airline's carrying capacity and ability to generate revenues — by about 50 per cent in the first quarter of 2023 compared with the same period last year.

Air Canada said that it expects its 2024 capacity to reach 2019 levels — a target that signals a complete post-pandemic recovery for the airline.

"The progress is a tribute to the deep resilience we have built into our company for long-term stability," Michael Rousseau, the carrier's chief executive, said during a call with analysts.

"We expect a solid demand environment in 2023," he said. "In anticipation, we are building out our global network, continuing our narrow-body fleet renewal, and investing in technology and customer service."

That demand comes as no surprise to Vanderlubbe and other industry experts, who say vacations to sunshine destinations have been very strong this winter, even though the winter weather in Canada hasn't been particularly harsh.

And, added Vanderlubbe, consumers are also booking (or re-booking) summer trips to Europe again. "A lot of it was booked for travel in 2020, then cancelled. Then rebooked in 2021, then cancelled again.

Then it was rebooked for last year, then we had all that nonsense at the airports last summer. So there's still a lot of people who've been waiting to travel since before the pandemic," Vanderlubbe said.

While some of the current travel boom is people rebooking delayed or cancelled trips, veteran travel writer and editor Jim Byers said there's something else going on: they're also throwing spending caution to the wind.

"During the pandemic, people were staying home, they were buying Pelotons, they were buying dogs. I think people are spending more on themselves now. There's a lot of budget-less travel, is what I'm hearing from agents," said Byers.

Not that anyone travelling has much choice about spending more than they used to, he acknowledged. With demand soaring and airlines still not quite offering their full pre-COVID capacity, prices are higher than they were before the pandemic.

"Fares are definitely high right now, even though I've been seeing them starting to come down a little bit," Byers said.

Vanderlubbe agreed, saying trips to sunshine destinations are almost 20 per cent more expensive than they were pre-pandemic. It's also harder and harder to find bargains when going to Europe, he added.

"It used to be you could find yourself below a thousand dollars in the (off-peak) season. You're not seeing that. Depending on the route and the season, you're seeing economy fares push up into the \$2000s," said Vanderlubbe, adding that it's a case of supply and demand.

Those higher fares are partly a result of the travel chaos seen last summer and during the winter holidays, when airlines and airports struggled to cope with floods of eager passengers, Vanderlubbe said. The months of headlines about chaos made airlines leery of adding more capacity before they were ready to handle it.

"They're all looking over their shoulder. I'm sure they don't want to get hauled back onto Parliament Hill again," said Vanderlubbe of travel industry executives.

Read Story (Subscription Required): [*Canadians are flocking back to the airport after years of denial and frustration | The Star*](#)

Will Travel Chaos Repeat Itself? Spring And Summer Travel Predictions

Experts Are Warning Canadians That Travel Is About To Get Very Busy Again. And They Say We Need To Be Prepared.

By Jim Byers, Jim Byers Travel, February 26, 2023

<https://jimbyerstravel.com/2023/02/26/will-travel-chaos-repeat-itself-spring-and-summer-travel-predictions/>

“Yes, I am getting many requests for bookings,” Toronto-based travel advisor Amy Urquhart of Pure Magic Vacations told me. “People are still looking to book getaways for March Break and into later spring and summer. The demand is overwhelming at times.”

“As far as bookings go, I am well above where I was in the same time period of 2019 pre-pandemic,” said Canadian travel agent Brenda Slater, an Ontario agent and Travel Concierge with Beyond The Beach.

“The trips that are being booked are almost ‘make-ups’ for missing out on the past three years. People who had been tentative in booking, are now hitting the skies, with much bigger budgets and longer wish lists.”

“The summer months are indeed expected to be challenging at times for Europe, North America, and some parts of Southeast Asia as passenger loads are expected to increase and reach levels in some places close to or even above 2019 levels,” Thomas Romig, vice president, safety, security and operations at airport trade group ACI World, told Reuters.

Urquhart doesn’t expect it to be as bad as Christmas, when rain and snow caused Canadian airlines to cancel a huge number of flights, leaving some travellers stranded overseas.

“I don’t see the same situation unfolding this spring,” she said. “It’s going to be busy, and travelers should set reasonable expectations. Delays can always occur, but we shouldn’t see the same kind of weather delays this spring as we saw over Christmas.”

As for where people are heading, Urquhart said she’s seeing “requests for bucket list destinations such as Fiji and Europe come across my desk and more multi-generational travel or travel with friends and family than ever before.”

“I’m also seeing a big rise in multi-generational family trips,” Slater told me. “For those of us with families across the country it is a great way to get everyone together all in one place.”

Staffing issues remain a problem for the travel industry, with shortages of everything from aircraft to pilots to crews, and even wait staff at resorts.

“This is causing a bit of a supply and demand issue, which in turn seems to be pushing the costs higher. But with higher costs, client expectations are also higher, so it’s tough to ensure everyone is happy.”

Prices also have climbed.

Richard Vanderlubbe, owner of Burlington-based Tripcentral.ca and a director of the Association of Canadian Travel Agencies, recently told the Toronto Star that the cost of trips to sun destinations are nearly 20% higher than they were pre-pandemic. It's also getting harder to find deals for flights to Europe, he said.

Katie Kewley, the Alberta leisure manager with Direct Travel, told Global News that she's been very busy booking vacations for Canadians who, in some cases, will be flying for the first time in years.

"It's been three years since these people have had their family vacations," she said. "It's booming." The Financial Times reports that some European airports have placed limits on passengers for the summer, but that industry experts don't fear massive problems this year.

Expedia's Travel Insights Report for the third quarter of last year stated that almost one-half of consumers surveyed said they have plans to travel internationally.

Marty Firestone, President of Travel Secure Inc., said he's seeing a huge uptick in insurance trip cancellation/interruption sales for the spring summer travel season.

"Sales are up over 70% this year on those product lines. People are really understanding the importance and the role insurance plays now with travel," he said. "They're concerned, and becoming more aware of how to protect themselves."

Toronto Pearson To Limit Flights For March Break, Summer Travel Season In Bid To Avoid Travel Chaos

By Eric Atkins, The Globe and Mail, February 28, 2023

The operator of Toronto Pearson Airport will limit the number of flights and passengers for the March break and summer travel season.

The unspecified caps come after travellers at Canada's biggest airport experienced a chaotic Christmas and summer marred by cancelled flights, overcrowded terminals, and long waits aboard parked aircraft.

The measures include hourly limits on commercial and business flights, and caps on international passengers, said Rachel Bertone, a spokeswoman for the Greater Toronto Airports Authority. She declined to provide details.

"These slot measures strike a balance between airline requests and the capabilities of the entities across the entire airport ecosystem, including airlines, NAV Canada, [and U.S. and Canadian customs services] to deliver successfully on travel demand," Ms. Bertone said.

Pearson has been limiting flights to and from the United States in recent months in response to staffing levels at the government agencies, she said. Other steps include the installation of technology that monitors gates and alerts ground crews when required, increased testing and training on the luggage system, and more spare parts on hand for the baggage mechanisms, to avoid downtime because of breakage.

John Gradek, a McGill University aviation management lecturer, said the move is a reaction to pressure from government to show it will avoid repeats of the recent travel chaos.

The summer of 2022 marked a return to travel for many Canadians after two years of pandemic restrictions. However, airlines and government agencies did not have enough staff to manage the surge, and people travelling through Canada's major airports complained of jammed terminals, flight delays, and long lines to retrieve bags and go through security checks. The winter holidays were thrown into chaos by winter storms and cold weather across Canada that caused widespread flight cancellations, lost luggage, and dashed vacation plans.

He said the announcement, made less than two weeks before March break, comes late for airline schedulers, and could lead to flight cancellations. The impact on travellers will depend on the size of the limits, he said.

Air Canada spokesman Peter Fitzpatrick said the airline was notified of the GTAA's plan in August, and designed the winter schedule based on the limits.

"We work with our industry partners to meet the requirements of airports and other third parties to drive operational improvements and support the smooth running of the air transport system," he said. "This includes, as in this case, adapting our schedule as required, which we have done."

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-pearson-flights-march-summer-limit/?utm_medium=email&utm_source=Globe%20Advisor&utm_content=2023-2-28_17&utm_term=Toronto%20Pearson%20to%20limit%20flights%20for%20March%20break%2C%20summer%20travel%20season%20in%20bid%20to%20avoid%20travel%20chaos&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

UPCOMING CAFII MEMBER-RELEVANT WEBINARS AND EVENTS

McCarthy Tétrault Advance™ Webinar on DigitALL: Innovation & Technology for Gender Equality

Dates: Monday, March 6, 2023

Time: 3:00 p.m. – 4:00 p.m. EST

During the pandemic and now throughout the recovery, there have been dramatic shifts in how we work, connect, and collaborate with others. This session will explore the impact that the pandemic had and continues to have on women at work and at home, how technology and innovative ways of working can promote gender equality, and how law firms and organizations can adopt a gender-responsive digital approach to the post-pandemic workplace to ensure inclusion for all.

This panel discussion will feature a dynamic panel of gender equality advocates, including:

- Zabeen Hirji, Executive Advisor, Future of Work, Deloitte, and Former Chief Human Resources Officer, RBC
- Paulette Senior, President and CEO, Canadian Women's Foundation
- Aliya Ramji, Partner and Co-founder of MT>Ventures, McCarthy Tétrault

The panel will be moderated by Charlene Theodore, Chief Inclusion Officer, McCarthy Tétrault and will feature remarks from Dave Leonard, CEO, McCarthy Tétrault and Godyne Sibay, Managing Partner, Ontario Region, McCarthy Tétrault.

[Register Here](#)

Canadian Club Toronto Webinar On "Ideas and Efforts Around Equity At Laurentian Bank And Beyond"

Dates: Tuesday, March 7, 2023

Time: 11:45 a.m. – 1:30 p.m. EST

Join Canadian Club Toronto on March 7, on the eve of International Women's Day, when we will hear from Laurentian Bank's President and Chief Executive Officer, Rania Llewellyn, the first woman to lead a chartered Canadian Bank. Rania will be joined in conversation by Tanya van Biesen (Managing Partner, Board & CEO Succession Practice Canada, Korn Ferry) to discuss her ideas and efforts around equity at Laurentian and beyond, with a focus on the power of mentorship, sponsorship, and allyship.

For further information and to obtain a virtual ticket (\$0)/register, [click here](#).

Lavery French Webinar On 'Annual Review of Insurance Law: Key Judgments Rendered In Quebec In 2022'

Dates: Thursday, March 9, 2023

Time: 8:00 a.m. – 9:30 a.m. EST

This hybrid conference will summarize and discuss the key judgments rendered in Québec in 2022.

The two Lavery presenters will be:

- **Jonathan Lacoste-Jobin:** a member of the Litigation group and practices primarily in the areas of insurance law, professional liability, and commercial litigation; and
- **Bernard Larocque:** a partner whose practice focuses primarily on civil litigation, including defamation law, insurance law, class actions, professional liability, and administrative disputes. He frequently appears before the courts, including the Supreme Court of Canada and the Quebec Court of Appeal.

The talks will be given in French.

[Register Here](#)

This invitation may be transferred. Feel free to send it to colleagues within your organization.

Canadian Lawyer Webinar On "Everything You Need To Know About The Evolving Canadian Competition Law Landscape"

Dates: Thursday, March 9, 2023

Time: 12:00 p.m. – 1:00 p.m. EST

Join this free industry panel discussion where we will share our perspectives on regulators' activity when investigating anti-competitive behaviour, the strategic role of technology, leveraging advanced analytics tools, and the impact of early case assessment. We will outline all the major changes in the industry, useful strategies, and everything you need to be aware of. Learn from a panel sponsored by Epiq, and have the chance to ask important questions surrounding the Canadian competition law landscape.

[Register Here](#)

LIMRA Canada Insurance Immersion Program – In-Person Event: Connect with Success

Dates: From Tuesday, April 4 through Thursday, April 6, 2023

Venue: Canada Life, Hugh C. Baker Room, 330 University Avenue, Toronto, ON

To succeed, new hires and emerging leaders need a solid understanding of the industry and business in which they work. Insurance Immersion can help! This unique, instructor-led program explains and connects key concepts to promote a holistic view of the life insurance business, which improves collaboration and decision-making.

Benefits of the Insurance Immersion program:

- **It's fast.** Conducted at a quick and methodical pace, participants accelerate their learning and knowledge of the industry efficiently during this multi-day program.
- **It's comprehensive.** The program covers a wide range of important aspects of the Canadian insurance business, including products, pricing, distribution, sales, regulations, operations, finance, and risk management.
- **It's effective.** In a lively and highly interactive learning process that includes real-life case studies and instruction by subject matter experts, participants live and breathe insurance.

Course Credit Toward LOMA Designation Programs

Insurance Immersion participants who attend the program in full will receive credit for the two LOMA FLMI Level I courses. This benefit provides participants with the FLMI Level I Certificate in Insurance Fundamentals and a jump-start to earning a prestigious industry designation.

[Register Here](#) (Early Bird Registration Rates Available Until March 3/23: Save \$400)