

CAFII ALERTS WEEKLY DIGEST: January 14 to January 21, 2022

January 21, 2022

TABLE OF CONTENTS

Diversity/Inclusion/Fighting Systemic Racism News	2
Is The Insurance Industry Diverse Enough?	2
COVID-19 Pandemic Response, Resilience and Recovery News.....	3
'Can The World Get Off The COVID-19 Roller Coaster?'	3
The Liberals Are Denying Citizens Their Charter Right To Re-Enter Canada.....	5
Canada Urged To Reverse On-Arrival Mandatory COVID-19 Testing Policy For Travellers.....	6
Airlines Seek End To Mandatory COVID-19 Testing Of Vaccinated Passengers On Arrival.....	8
Europe Considers New COVID-19 Strategy: Accepting The Virus	10
Flying Across The Border? Canada Still Wants A COVID-19 Test	12
Trudeau Defends Vaccine Mandate For Cross-Border Truckers Amid Supply Chain Concerns	14
Some Canadian Travellers Want To Know Why Those Entering From The U.S. Face Less Stringent Rules	16
Tropic Lockdown: My Family Vacation In Quarantine	18
'It Seemed Like A Safe Plan': Canadians Who Tested Positive For COVID-19 Abroad Say They're Paying For It	22
Still Plan On Travelling? Get Ready To Pay, In Money And Time	26
Flying South For The Winter? Here's What Restrictions Await In Popular Winter Travel Destinations For Canadians	28
Here's Why 5G Is So Concerning For U.S. Airlines, And What Canada Has Done To Fix It.....	30
Westjet Cancels 20 Per Cent Of February Flights As Omicron Variant's Spread Creates Staffing Shortage	32
Research/Thought Leadership/Technology/Digitization News	33
Insurtechs To Sway Sector's Competition: Fitch.....	33
Upcoming Webinars and Events	34
Web Seminar: Insurance's 2022 Imperative To Modernize Digital Customer Journeys	34
Web Seminar: The Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions	34
Web Seminar: How GM Financial Elevates The Customer Experience With Journey Science.....	35
Web Seminar: How Insurers Can Own The Customer Experience In 2022.....	35

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

Is The Insurance Industry Diverse Enough?

By Surina Nath, Insurance Business Canada, January 19, 2022

https://www.insurancebusinessmag.com/ca/news/breaking-news/is-the-insurance-industry-diverse-enough-322504.aspx?utm_source=GA&e=YnJlbnRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220120&utm_campaign=WPCW-Newsletter-20220120&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Canada is known for its diverse population but does the Canadian insurance industry have the same reputation?

Over the past decade, there has been a transition to hire more women, people of colour, members of the LGBTQ+ community, and those with disabilities in the world of insurance, but, according to Rupinder Hayer, president of Armour Insurance, leaders still need to put in some work to welcome more diverse talent to the industry.

“It’s important to educate leadership about diversity and inclusion,” he said. “There needs to be a comprehensive, top-down approach.”

Executives and management should be prioritizing attending diversity, equity, and inclusion (DEI) workshops and strategize over what needs to be implemented to promote diverse values across an organization.

“Having diversity training for the whole team is also key, especially here in Canada,” he said. “We’re a multicultural country and there should be equal opportunities for everyone regardless of gender, sexuality, or culture.

“Participating in events such as international women’s day, Pride, or indigenous festivals can also have very positive impacts on workplace culture.”

Another strategy which Hayer noted would benefit the industry is providing more mentorship opportunities for employees.

“The right mentors will help an individual understand that their workplace already has diverse talent, especially for those in under-represented groups, such as women,” he explained.

Pairing women with female leaders makes them feel understood, as they face the same challenges and having a strong mentorship program also allows leaders to communicate opportunities for professional growth.

Engaging in all these initiatives, Hayer noted, fosters a diverse culture where employees feel supported, valued, and more willing to offer feedback about how to improve a company’s approach to DEI.

“Having that open door policy prevents negativity that can be built up and improves interpersonal work relationships,” he said.

Armour has started involving employees in the hiring process, so it is transparent that talent is being recruited based on merit. Hayer said DEI truly starts from the recruitment process. If job postings are offered in different languages and use correct pronouns, it will be easier to recruit diverse talent.

“There’s no bias or preference given to anyone, it’s very impartial,” he added.

If DEI is seen as a priority from the hiring process, a level of trust is carried up the ladder and talent is kept within the industry for the long run.

“A successful business is made by the confidence a team has in the organization, and leaders have to do more than say DEI is important to them, they have to walk the talk,” Hayer emphasized.

“Everyone has to be very thoughtful about how job opportunities are presented and use inclusive language. We’re going to continue implementing a combination of all these strategies in the future.”

There’s a unique way you connect with people and convey that DEI is important, and it will take a deliberate, empathetic approach to make the necessary changes within the Canadian insurance industry.

“There has been a shift after Black Lives Matter and companies are working to have more people of colour represented in the industry but there are still challenges to be faced,” Hayer continued. “There is discrimination, and we need to stop ignoring that. It’s less about talking about DEI initiatives and actually doing the work on a larger scale.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

'Can The World Get Off The COVID-19 Roller Coaster?'

With Emergence Of Weaker Variants, Economist Suggests Governments Should Consider More Adaptive Policies

By Leo Almazora, Wealth Professional, January 19, 2022

https://www.wealthprofessional.ca/news/features/can-the-world-get-off-the-COVID-19-roller-coaster/363271?utm_source=GA&e=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20&utm_medium=20220119&utm_campaign=WPCW-Newsletter-20220119&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

The global pandemic is almost at its second anniversary, and as new variants of COVID-19 continue to emerge, record-high levels of inflation are putting a real strain on the U.S. and other economies around the world. And while some optimistic voices are predicting inflation has to peak in the near term, at least one economist does not expect it will – unless something changes.

“A lot of people have been forecasting that inflation will moderate. Eventually supply chain issues will resolve themselves, and hopefully this pandemic doesn’t continue to be disruptive. And academically I understand why they’re saying this,” said Bryce Gill, economist at First Trust. “But I’m hearing the same things I was a year ago.”

From where he sits, repeated pronouncements that there’s light at the end of the tunnel sound very much like wishful thinking, and he wishes as much as anyone that the data would show the world finally turning a corner. But the latest data out of the U.S. showed inflation reached 7% in December, a near four-decade high, and he doesn’t see it decelerating anytime soon.

“My question is, ‘Can the world get off the COVID-19 roller coaster?’ Because it seems we’re going to get the whole Greek alphabet’s worth of variants with this virus,” Gill says.

While many have hoped for an easing in the supply chain problems plaguing the global economy, he argues that those issues are likely not as transitory as many would want to admit. Suppliers from Asia and Europe are implementing COVID-19-zero policies every few months, he says, noting that China is shutting down even as it’s set to host the Winter Olympics. The free trade policies and offshoring agenda pursued by the West over the past 70 years, he adds, have left much of the Western world extremely vulnerable to these types of disruptions.

He admits that initially, he was among those who expected that the development of COVID-19 vaccines would herald an economic recovery. But in the face of new variants and breakthrough cases, Gill contends that the only way to resolve the supply shortages in the U.S. and the rest of the Western world is to pivot toward COVID-19 policies that focus more on protecting the most vulnerable and getting back to some form of normalcy.

Preliminary research on the omicron variant indicates that while it’s more transmissible than previous strains of COVID-19, those who catch it are also less likely to get hospitalized. To Gill, that suggests the virus is mutating to become more infectious and less lethal, which lines up with the evolutionary impetus of viruses to spread and perpetuate themselves.

“From my perspective, this could be seen as a good thing. But other governments around the world seem to be committed to this idea that they can protect all their citizens from ever coming into contact with pathogens, and I think it’s just unrealistic,” he says. “I don’t think governments have ever had the ability to stop the spread of a virus.”

Of course, only time will tell whether the virus continues on its path toward becoming a more benign sickness that we can live with. But even if it does, Gill argues that the world won’t be able to get away from the current recursive loop of shutdowns and economic disruptions, unless governments are willing to change their response accordingly.

“If we’re going to pursue the same exact policies that we took in the fog of war, in March and April of 2020 when we knew nothing about this thing ... there’s really no end in sight,” he says. “I think there hasn’t been a lot of adaptation from the government policy side of things.”

The Liberals Are Denying Citizens Their Charter Right To Re-Enter Canada

By Sabrina Maddeaux, National Post, January 19, 2022

[Sabrina Maddeaux: The Liberals are denying citizens their charter right to re-enter Canada \(msn.com\)](#)

It may be unpopular to stand up for travellers during COVID-19, but violations of the Charter of Rights and Freedoms should concern every Canadian. Reports coming out of the U.S. suggest that our federal government is de facto denying Canadian citizens a key right : the one to enter, remain in, or leave Canada.

The violation comes in the face of severe testing shortages. Increasingly, Canadians who travel to the U.S. are unable to secure the negative COVID-19 molecular test result that is required within 72 hours of their return home. This even includes those who have pre-booked tests. In response, the Public Health Agency of Canada (PHAC) and the Canada Border Services Agency are presenting these Canadian citizens with two options: being denied entry or paying exorbitant fines of \$6,200 per person to enter the country.

One Canadian woman who drove south with her mother and brother to visit family over the holidays, only to have pre-booked tests cancelled in the face of the shortages, reports border officials told her they could return to Canada only if they accepted the \$6,200 per person fine — a sum totalling \$18,600. The trio offered to quarantine in Canada, but there is currently no quarantine option available. They had to turn back. “It’s not a choice for us to cross and take the fine,” she told the CBC.

That’s the crux of the issue. The fines are so excessive, so punitive that they’re not a real choice when tests are so scarce. They would push most individuals, and certainly most families, into significant debt. If accepting them is the only option to enter Canada when accessing tests is practically impossible, then Canadian citizens are in effect being denied their right to entry. It seems unlikely the practice would survive a court challenge.

The government justifies the fines by pointing to advisories against non-essential travel. However, they’re just that — advisories. Even if you think it’s entirely boneheaded and irresponsible to travel right now, that doesn’t change the fact that it’s every Canadian citizen’s right to leave and re-enter the country freely. Infringing on this right should be concerning, no matter how one feels about travellers. There are no charter exemptions for schadenfreude.

It’s important to point out that these border fines differ significantly from fines levied earlier in the pandemic against travellers who refused to stay in quarantine hotels. In those cases, Canadian citizens weren’t effectively being denied entry. They were being fined for a choice made once inside the country.

Without getting into the argument over whether it’s absurd for the Canadian government to insist on tests for returning travellers when there’s already ample community spread within our borders, there are two obvious solutions for bringing policies back in line with the charter.

The first is to reduce fines to a level the majority of Canadians could afford — although even this may be problematic as it could disproportionately bar lower income citizens from re-entry.

The second is to offer a realistic quarantine option which, if not followed, can result in larger fines. This must happen until, at the very least, molecular tests return to widespread availability.

While it's clearly important to protect Canadians from COVID-19 spread, those measures must adhere to the Charter and avoid infringing upon liberties when alternatives are available. The right to freely leave and re-enter Canada is one of the most important and must be reinstated in full, without draconian fines that present only a veneer of choice.

Canada Urged To Reverse On-Arrival Mandatory COVID-19 Testing Policy For Travellers

By Marieke Walsh, The Globe and Mail, January 14, 2022

<https://www.theglobeandmail.com/politics/article-canada-urged-to-reverse-on-arrival-mandatory-COVID-19-testing-policy/>

Canada's Chief Public Health Officer cast some doubt on the continued value of the government's mandatory on-arrival COVID-19 testing policy for international air travellers. At the same time, business groups called for the policy to end.

Since November, the federal government has been ramping up testing of fully vaccinated international air travellers after they land at Canadian airports. The on-arrival testing is in addition to the pre-arrival testing that Canada requires of most people entering the country by air, land, or sea.

The policy was rolled out to slow the spread of the Omicron variant of COVID-19. But the new version of the virus has now ripped through Canada, on-arrival test positivity is very low and the capacity of labs to process test samples has collapsed under the weight of domestic demand.

The policy is meant to apply universally to air travellers coming to Canada from outside of the U.S. But a strain on testing resources, including lab capacity, has prevented the government from testing as widely as intended.

The Canadian Tourism Roundtable, a coalition of groups that include the Chamber of Commerce and the Tourism Industry Association of Canada, called on Friday, January 14 for the rule to be scrapped.

In its statement, the roundtable said a halt to "double testing" at the border would free up needed resources. Over the holidays, provinces dramatically slashed access to testing for many people in order to ease the pressure on labs.

"On-arrival COVID-19 PCR tests waste valuable, scarce testing resources that could be redeployed to protect our frontline workers and support a return to school for children," the roundtable said.

The group found a possible ally in Chief Public Health Officer Theresa Tam.

“Tracking every case isn’t really necessary for a surveillance perspective,” Dr. Tam said at her Friday, January 14 news conference. “When the whole world has Omicron, our next-door neighbour has Omicron – for the most part, you’re right in that we could do sampling for the tests instead of testing maybe every single vaccinated individual.”

Dr. Tam said the on-arrival testing policy will be evaluated “over time.”

“It is a capacity drain on the system as a whole,” she added.

Still, she said, the policy is important because it can help the Public Health Agency of Canada monitor for new variants – though she added that could also be done through a “really good random sample.”

The NDP said in a statement that the government needs to explain how the border testing policies work to stop the spread of new variants. A statement from the Conservatives said the government’s COVID-19 Testing and Screening Expert Advisory Panel should provide updated advice.

Health Minister Jean-Yves Duclos’ office did not reply to a request for comment on Friday, January 14.

On social media this week, several doctors questioned the need for on-arrival testing. Among them was Zain Chagla, an infectious diseases physician at St. Joseph’s Healthcare in Hamilton, Ontario.

“Vaccinated people getting asymptomatic testing over the border is pouring water on the dry grass when the house behind you is on fire,” Dr. Chagla wrote on Thursday, January 13. “Canada needs to drop travel testing, and focus on local testing. Period.”

The federal government’s data show that between November 28 and December 25, on-arrival tests had an average positivity rate of 1.08 per cent among fully vaccinated air travellers. The rate climbed in the week before Christmas – the most recent period for which data are available – when vaccinated travellers had a test positivity rate of 2.18 per cent. Even the higher number is dramatically lower than the positivity numbers reported domestically.

In the last weeks of December and in early January, the average test positivity rate in Canada was more than 20 per cent. It peaked just below 30 per cent.

The air travel testing rules require passengers to get molecular COVID-19 tests within 72 hours of their scheduled flight departures. If a passenger is arriving from outside the U.S., they are likely to be subject to the on-arrival testing rule. If they are required to take a test when they land, they must isolate until they receive a negative result, or for 14 days – whichever comes first.

Beth Potter, president of the Tourism Industry Association of Canada, said the government tests are taking more than the three-day service standard to return results. The testing, she said, is causing significant numbers of people to cancel travel to Canada, because they risk spending their vacations in isolation.

She said the roundtable sent a request to the government to lift the on-arrival testing requirement more than a week ago, but has received no formal response.

Perrin Beatty, president of the Canadian Chamber of Commerce, said rising case counts and the resulting pressure on hospitals are coming from community transmission, not international travel.

"The next 100 people who walk into your local post office are more likely to be infected than the next 100 people who get off an international flight," he said.

Airlines Seek End To Mandatory COVID-19 Testing Of Vaccinated Passengers On Arrival

About 1% Of Air Travellers Tested Positive On Arrival In December, PHAC Says

By Christopher Reynolds, The Canadian Press, January 17, 2022

<https://www.cbc.ca/news/business/airlines-COVID-19-testing-1.6318018>

Canada's largest airlines and its busiest airport asked the federal government on Monday, January 17 to drop its rule requiring vaccinated travellers to test on arrival for COVID-19.

In a letter to Ottawa and the Ontario government, Air Canada, WestJet, and Toronto's Pearson International Airport called for a shift of testing capacity from airports to the community.

"As the government has ramped up testing at airports for international arrivals, we have seen frontline workers struggle to get PCR tests, and lab processing capacity decrease significantly," the letter said, citing schools, hospitals, and long-term care homes as particular priorities.

"There is a growing discrepancy between resources allocated to asymptomatic travellers and to those who need it most."

Argue It's Not The Best Use Of Limited Resources

As COVID-19 cases have surged in recent weeks, many provinces have decided to restrict molecular testing to those at a higher risk of being hospitalized from COVID-19 or who are in settings where the virus could spread more quickly.

Travellers coming to Canada must present a pre-arrival negative molecular test result for COVID-19. Once they touch down, those coming from any country other than the United States are tested again and must isolate until they get their results. Those coming from the U.S. are tested randomly.

The airlines and airport say testing international arrivals fails to make the best use of Canada's limited testing resources, and point to the United Kingdom and Israel as examples to follow — though Israel still requires on-arrival testing of vaccinated passengers, unlike the U.K.

About 1.08 per cent of fully vaccinated air travellers from abroad who were tested between November 28 and December 25 yielded a positive COVID-19 test result, according to the Public Health Agency of Canada.

While the positivity rate ticked up to just over two per cent in the week before Christmas, the figure falls far short of the national average positivity rate of 28 per cent highlighted by the agency on Friday, January 14.

Air Canada, WestJet, and Pearson Airport want the government to revert to random arrival testing of international travellers and only require isolation for those arriving from overseas if they exhibit symptoms or test positive.

Urged To Redeploy Testing Capacity

The Canadian Travel and Tourism Roundtable also urged the federal government on Friday, January 14 to redeploy its testing capacity and return to random testing for international passengers.

"Many of those tests are being sent to other provinces for processing. And the processing time, which is supposed to have a standard delivery of three days, is exceeding that," Tourism Industry Association of Canada president Beth Potter said in a phone interview.

"Travellers are looking at that and saying, 'I don't want to spend seven days of my 10-day vacation in a hotel room waiting for test results.'"

Dr. Lynora Saxinger, an infectious disease specialist at the University of Alberta, stressed the value of testing as way to monitor new variants.

"Essentially, the travellers are kind of sampling the world for us. And for positive cases among travellers, we would want to get genomic sequencing done," she said in a phone interview.

"If there were a new, more transmissible or in any other way worse variants, it is fairly likely that incoming travellers would be the thin edge of the wedge."

Little Value, Experts Say

But mandatory airport testing adds little "immediate value" to preventing the spread of Omicron, Saxinger added.

Chief public health officer Dr. Theresa Tam said on Friday, January 14 that the policy will be evaluated.

"Tracking every case isn't really necessary for a surveillance perspective," she told reporters in Ottawa.

"When the whole world has Omicron, our next-door neighbour has Omicron, for the most part ... we could do sampling for the tests instead of testing maybe every single vaccinated individual."

Europe Considers New COVID-19 Strategy: Accepting The Virus

By Aritz Parra, *The Associated Press*, November 20, 2022

https://www.theglobeandmail.com/world/article-europe-considers-new-COVID-19-strategy-accepting-the-virus-2/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2022-1-20_20&utm_term=Coronavirus%20Update:%20Ontario%20easing%20COVID-19%20restrictions%20for%20restaurants%20and%20bars%20on%20Jan.%2031&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

When the coronavirus pandemic was first declared, Spaniards were ordered to stay home for more than three months. For weeks, they were not allowed outside even for exercise. Children were banned from playgrounds, and the economy virtually stopped.

But officials credited the draconian measures with preventing a full collapse of the health system. Lives were saved, they argued.

Now, almost two years later, Spain is preparing to adopt a different COVID-19 playbook. With one of Europe's highest vaccination rates and its most pandemic-battered economies, the government is laying the groundwork to treat the next infection surge not as an emergency but an illness that is here to stay. Similar steps are under consideration in neighbouring Portugal and in Britain.

The idea is to move from crisis mode to control mode, approaching the virus in much the same way countries deal with flu or measles. That means accepting that infections will occur and providing extra care for at-risk people and patients with complications.

Spain's center-left prime minister, Pedro Sánchez, wants the Europe Union to consider similar changes now that the surge of the omicron variant has shown that the disease is becoming less lethal.

"What we are saying is that in the next few months and years, we are going to have to think, without hesitancy and according to what science tells us, how to manage the pandemic with different parameters," he said on Monday, January 17.

Sánchez said the changes should not happen before the omicron surge is over, but officials need to start shaping the post-pandemic world now: "We are doing our homework, anticipating scenarios."

The World Health Organization has said that it's too early to consider any immediate shift. The organization does not have clearly defined criteria for declaring COVID-19 an endemic disease, but its experts have previously said that it will happen when the virus is more predictable and there are no sustained outbreaks.

"It's somewhat of a subjective judgment because it's not just about the number of cases. It's about severity, and it's about impact," said Dr. Michael Ryan, the WHO's emergencies chief.

Speaking at a World Economic Forum panel on Monday, January 17, Dr. Anthony Fauci, the top infectious diseases doctor in the U.S., said COVID-19 could not be considered endemic until it drops to “a level that it doesn’t disrupt society.”

The European Centre for Disease Prevention and Control has advised countries to transition to more routine handling of COVID-19 after the acute phase of the pandemic is over. The agency said in a statement that more EU states in addition to Spain will want to adopt “a more long-term, sustainable surveillance approach.”

Just over 80% of Spain’s population has received a double vaccine dose, and authorities are focused on boosting the immunity of adults with third doses.

Vaccine-acquired immunity, coupled with widespread infection, offers a chance to concentrate prevention efforts, testing, and illness-tracking resources on moderate to high-risk groups, said Dr. Salvador Tranche, head of the Spanish Society of Family and Community Medicine, which has led the call for a new endemic response.

COVID-19 “must be treated like the rest of illnesses,” Tranche told The Associated Press, adding that “normalized attention” by health professionals would help reduce delays in treatment of problems not related to the coronavirus.

The public also needs to come to terms with the idea that some deaths from COVID-19 “will be inevitable,” Tranche said.

“We can’t do on the sixth wave what we were doing on the first one: the model needs to change if we want to achieve different results,” he said.

The Spanish Health Ministry said it was too early to share any blueprints being drafted by its experts and advisers, but the agency confirmed that one proposal is to follow an existing model of “sentinel surveillance” currently used in the EU for monitoring influenza.

The strategy has been nicknamed “flu-ization” of COVID-19 by Spanish media, although officials say that the systems for influenza will need to be adapted significantly to the coronavirus.

For now, the discussion about moving to an endemic approach is limited to wealthy nations that can afford to speak about the worst of the pandemic in the past tense. Their access to vaccines and robust public health systems are the envy of the developing world.

It’s also not clear how an endemic strategy would co-exist with the “zero-COVID-19” approach adopted by China and other Asian countries, and how that would affect international travel.

Many countries overwhelmed by the record number of omicron cases are already giving up on massive testing and cutting quarantine times, especially for workers who show no more than cold-like symptoms. Since the beginning of the year, classes in Spanish schools stop only if major outbreaks occur, not with the first reported case as they used to.

In Portugal, with one of the world's highest vaccination rates, President Marcelo Rebelo de Sousa declared in a New Year's speech that the country had "moved into an endemic phase." But the debate over specific measures petered out as the spread soon accelerated to record levels – almost 44,000 new cases in 24 hours reported on Tuesday, January 18.

However, hospital admissions and deaths in the vaccinated world are proportionally much lower than in previous surges.

In the United Kingdom, mask-wearing in public places and COVID-19 passports will be dropped on January 26, Prime Minister Boris Johnson announced on Wednesday, January 19, saying that the latest wave had "peaked nationally."

The requirement for infected people to isolate for five full days remains in place, but Johnson said he will seek to scrap it in coming weeks if the virus data continue to improve. Official statistics put at 95% the share of the British population that has developed antibodies against COVID-19 either from infection or vaccination.

"As COVID-19 becomes endemic, we will need to replace legal requirements with advice and guidance, urging people with the virus to be careful and considerate of others," Johnson said.

For some other European governments, the idea of normalizing COVID-19 is at odds with their efforts to boost vaccination among reluctant groups.

In Germany, where less than 73% of the population has received two doses and infection rates are hitting new records almost daily, comparisons to Spain or any other country are being rejected.

"We still have too many unvaccinated people, particularly among our older citizens," Health Ministry spokesman Andreas Deffner said on Monday, January 17.

Italy is extending its vaccination mandate to all citizens age 50 or older and imposing fines of up to 1,500 euros for unvaccinated people who show up at work. Italians are also required to be fully vaccinated to access public transportation, planes, gyms, hotels, and trade fairs.

Flying Across The Border? Canada Still Wants A COVID-19 Test

Health Minister Jean-Yves Duclos Says Omicron Is Surging Globally, And That Ottawa Has The Responsibility To Oversee Canada's Borders.

By Alex Ballingall, Toronto Star, January 17, 2022

<https://www.thestar.com/politics/federal/2022/01/17/flying-across-the-border-canada-still-wants-a-COVID-19-test.html>

The global Omicron wave is too severe to drop mandatory COVID-19 tests for air travellers arriving in Canada, Health Minister Jean-Yves Duclos says, despite calls to do so from top airlines, the country's largest airport, and some health experts concerned about limited testing capacity.

Noting that the number of COVID-19 cases are increasing around the world, Duclos said the surge propelled by the Omicron variant remains “a great concern” both in Canada and internationally. He also stressed that the federal government is responsible for Canada’s borders and is using resources that are separate from those the provinces have for domestic COVID-19 testing.

“At the moment, it’s not going to happen,” Duclos said in French when asked on Monday, January 17 about dropping the testing requirement for people who fly into Canada.

“We are probably, in Canada, not even at the peak of infections,” he said, adding that the situation is also getting worse in other countries.

Earlier on Monday, January 17, Toronto’s Pearson airport and Canada’s two largest airlines — Air Canada and WestJet — published an open letter to Duclos and other government officials, urging them to drop the testing requirement for arriving passengers and shift testing resources to other settings, such as schools.

They said Ottawa should test only a random sampling of travellers, and also drop the mandatory isolation period for arriving travellers without COVID-19 symptoms, since they are also required to get a negative molecular test within 72 hours of their flight to Canada.

“Now is the time to put scarce testing resources where Canadians need them most: in our communities and not in our airports,” the letter says.

The government is paying three private companies up to \$631 million for border testing services, according to the office of Public Services and Procurement Minister Filomena Tassi. Those contracts include mandatory testing for unvaccinated and vaccinated people without symptoms who fly into Canada from abroad, a requirement Ottawa announced on November 30, just days after the first cases of the highly contagious Omicron variant were reported in South Africa.

But some experts argue the testing requirement makes less sense now that Omicron is so prevalent in Canada that provincial testing regimes can’t keep up with infections. Ontario, for example, decided on December 30 to limit molecular testing to people showing symptoms who are deemed at high risk or who work in high-risk settings.

Some have also pointed to the relatively low positivity rate of incoming air travellers, which stood at around 1.1 per cent for the fully vaccinated and 1.6 per cent for the partially vaccinated and unvaccinated from November 28 to December 25, according to federal data.

Dr. Theresa Tam, Canada’s chief public health officer, said last week that the arrival testing was a “drain” on lab capacity as a whole, but stopped short of calling for it to be dropped.

While Duclos ruled out the possibility of an imminent change to the requirement, he left the door open to revisiting it as the pandemic changes.

“As the situation evolves, obviously, we will keep adjusting our measures in all sorts of ways, including at the border,” he said.

Trudeau Defends Vaccine Mandate For Cross-Border Truckers Amid Supply Chain Concerns

By Kristy Kirkup and Marieke Walsh, The Globe and Mail, January 19, 2022

<https://www.theglobeandmail.com/canada/article-trudeau-defends-vaccine-mandate-for-cross-border-truckers-amid-supply/>

Prime Minister Justin Trudeau is defending the federal government's decision to implement a vaccine mandate for truck drivers, which came into effect on Saturday, January 15 despite growing concerns about the resulting increase in prices and shortages.

Mr. Trudeau told an Ottawa news conference on Wednesday, January 19 that the federal government has been clear since November that a vaccine exemption for truckers would come to an end this month. But critics say the mandate's rollout is poorly timed with the time of year when Canadians heavily rely on international supply chains for fresh produce and that it will push prices – already driven up by inflation – even higher.

Last week, the Canada Border Services Agency said Canadian truck drivers would be exempt from the COVID-19 vaccine mandate, but the next day, the federal government said that was wrong. The government did not explain how the mistake happened or why it took almost a full day to correct.

Mr. Trudeau said on Wednesday, January 19 that truckers have known for months now that the mandate was coming and the United States will soon bring an "identical" mandate into force to ensure truckers are vaccinated for international travel. The U.S. is expected to impose the restriction on unvaccinated Canadian truckers on January 22.

"We are aligned with them," Mr. Trudeau said.

The American-planned mandate has also drawn criticism from business associations and politicians.

In December, 14 Republican senators wrote to President Joe Biden objecting to the cross-border vaccine mandate. On Wednesday, January 19, the Canadian Chamber of Commerce warned that because bilateral trade as a share of GDP is "infinitely more important to the Canadian economy," the impact of the vaccine mandate north of the border will be "dramatically higher."

Mr. Trudeau said his government has been focused on keeping supply chains moving since the beginning of the pandemic and that will continue.

"We were able to keep the essential flow of goods, medical supplies, of food, flowing back and forth across the border," Mr. Trudeau said. "We will continue to make sure that we are getting what we need in Canada."

Suppliers were already feeling the crunch from a shortage of long-haul truckers before the mandate took effect and it's only been exacerbated since then, said Sandro Saragiotto, the president of Offshore Canada Logistics.

Prior to the mandate, Mr. Saragiotto said there was a trucker shortage of between 5 and 10 per cent, and now it's up to 20 per cent. The result leaves him with delayed shipments that he is still paying a premium to get when they finally do arrive.

"The pricing is going higher and higher every day now on the trucking side," Mr. Saragiotto said. His Ontario-based company ships fresh produce that comes to Canada through the United States. Mr. Saragiotto said he supports vaccination, but it would have made more sense to have the mandate take effect in the spring or summer so that the transition took place when more produce can be sourced within Canada.

"There's such a labour shortage out there. It's just making it harder. It's going to be a disaster. Or we just decide we don't need to eat fresh produce," he said.

"Maybe they don't care about nectarines or peaches or grapes."

Health Minister Jean-Yves Duclos on Wednesday, January 19 also defended the federal government's January vaccine mandate for truckers. He said that ensuring supply chains can operate and be as "risk-free as possible" is about protecting industry, businesses, and workers.

"The only way to go through this crisis is to lead to universal vaccination," Mr. Duclos said, calling it the right policy for the health care system and the economy.

Business groups and the federal Conservatives, though, say the vaccine requirement will slow down cross-border trade and drive up the cost of goods.

The Canadian Trucking Alliance conducted a survey which generated results suggesting that 10 per cent to 15 per cent of the 120,000 Canadian drivers crossing the border could leave the industry because of the vaccine mandate. That shortage is further exacerbated by the lower vaccination rates of American truck drivers who also cross into Canada, chamber of commerce president Perrin Beatty said on Wednesday, January 19.

Mr. Beatty said his group supports vaccinating truck drivers, but the timing of the new policy is causing "more harm than good." And he questioned why initiatives like pop-up vaccine clinics at truck stops weren't rolled out first to ensure maximum coverage. Mr. Beatty said the federal government should have co-ordinated with the White House to ensure the mandate was implemented when supply chains are under less stress.

"It's going to drive up consumer costs enormously with marginal benefit in terms of in terms of public health," Mr. Beatty said, noting that trucking is largely a solitary job.

Conservative MP and transport critic Melissa Lantsman said in a statement that the public health rules need to be balanced with economic and supply chain constraints.

"At a time when inflation is already at a record high, Canadians will be the ones paying the price for the Trudeau government's policy decisions that further exacerbate the cost of living crisis," Ms. Lantsman said.

On Friday, January 14, NDP transport critic Taylor Bachrach wrote to Mr. Alghabra on the global supply chain facing “immense strain,” saying it was imperative that the federal government ensure the continued flow of essential goods, including food and medication, across the border.

Some Canadian Travellers Want To Know Why Those Entering From The U.S. Face Less Stringent Rules

Vaccinated Travellers Tested Upon Arrival From Abroad Must Quarantine — Unless They've Been Only In The U.S.

By Sophia Harris, CBC News, January 18, 2022

<https://www.cbc.ca/news/business/arrival-test-travel-government-1.6318202>

Some Canadian travellers required to spend days in isolation waiting for COVID-19 test results after returning from abroad want to know why Ottawa allows tested travellers arriving from the U.S. to skip quarantine.

"There's something fishy," said Kevin McNally of Gatineau, Quebec who flew from Panama to Montreal on January 7. He was tested on arrival and waited six days at home in quarantine before he received his negative test result.

McNally said it was hard to endure the long wait, knowing tested travellers who arrive in Canada after being in the U.S. are exempt from the quarantine requirement.

"I felt like a prisoner in my own country and yet an American can come over here and not quarantine," said McNally who works as a travel consultant. "It makes no sense."

As part of its beefed-up arrival-testing program, Ottawa is doling out PCR tests daily to thousands of randomly selected, fully vaccinated international travellers upon arrival.

According to rules posted on the government's website, randomly tested travellers who have been in a country outside the U.S. within the past 14 days must quarantine while waiting for their test results. Those who test negative can leave isolation.

But tested travellers, including Canadians, who haven't been anywhere outside Canada except the U.S. within the past 14 days can skip quarantine while awaiting their results — even though cases of the highly contagious Omicron variant are surging in the U.S.

All unvaccinated travellers entering from any country are tested upon arrival and must quarantine for 14 days.

Government Responds

CBC News asked the Public Health Agency of Canada (PHAC) why vaccinated travellers from the U.S. who are tested get to skip quarantine.

In an email sent on Monday, January 17, spokesperson Tammy Jarbeau didn't respond to the question and instead repeated the quarantine rules from the government's website.

Earlier this month, PHAC told CBC News that its travel rules are rooted in science.

"Border measures are based on available data, scientific evidence, and monitoring of the epidemiological situation both in Canada and internationally," said spokesperson André Gagnon in an email on January 7.

Sherif Barakat of Ottawa said that statement doesn't add up. He flew home from Cancun on Jan. 9, was tested upon arrival and waited five days at home in quarantine before he received his negative test result.

Barakat said the government has yet to offer up the science explaining why he had to quarantine but someone entering from the U.S. is exempt.

"If you're treating people differently, then the question is why?" he said. "The disease doesn't have any boundaries."

Global epidemiologist Dr. Prabhat Jha said there's no scientific explanation for less stringent rules for travellers from the U.S., as Omicron has spread globally.

"What's the difference between someone coming from the U.K. or someone coming from New York? There's not in terms of the Omicron prevalence and the spread," said Jha, who works at St. Michael's Hospital in Toronto.

Get Rid Of Arrival Testing?

Ottawa's arrival testing program is also under scrutiny, because the government is potentially spending millions of dollars daily on the program at a time when Omicron has already spread across Canada.

PHAC said the government recently boosted its testing capacity to test 26,000 travellers daily upon arrival and that the cost for each test can range from \$143 to \$188.

Members of the travel industry and some physicians, including Jha, argue that since travellers already must take a pre-departure molecular test and Omicron is ubiquitous, funds used for mass-arrival testing could be better spent on fighting COVID-19 on the domestic front.

The COVID-19 test-positivity rate for randomly tested fully vaccinated travellers is just above two per cent. Across Canada, the test-positivity rate is above 20 per cent.

Jha said Canada laying out disparate rules for tested travellers from the U.S. is just one more reason why its arrival testing program is flawed and needs to be scrapped.

"Insist on a pre-departure, high-quality test before [travellers] leave and beyond that, anything else you do gives you so little gains, it's just not worth it," said Jha. "It's a waste of resources."

The government is ramping up arrival testing with the goal of testing all fully vaccinated travellers entering Canada from outside the U.S. upon arrival. PHAC has yet to explain why it will continue only randomly testing vaccinated travellers entering from the U.S.

On Friday, January 14, Chief Public Health Officer Dr. Theresa Tam admitted that Canada's mass-arrival testing program is questionable at this point.

"It is a capacity drain on the systems as a whole," she said at a news conference. "The whole world has Omicron."

Tam suggested that doing some random arrival testing to keep tabs on the coronavirus would suffice. However, she said that Canada's current goal to test most travellers upon arrival would stay in place for now.

"We will evaluate that over time."

Tropic Lockdown: My Family Vacation In Quarantine

If Someone In Your Clan Has To Get COVID-19, Shawna Cohen's Experience Suggests You Let It Happen In Aruba — Weather Aside, They Seem Have A Better And More Compassionate Approach.

By Shawna Cohen, Special to The Toronto Star, January 16, 2022

<https://granthshala.com/tropic-lockdown-my-family-vacation-in-quarantine/>

Days before Omicron makes national headlines, I book my family of four a last-minute getaway to Aruba. Life is returning to normal; we can finally dine indoors and the hair salon is no longer considered a petri dish of bacteria. The kids are back in school. Face-to-face meetings aren't taboo. People are wearing pants!

There's the guilt factor, too. Our kids, ages 16 and 12, have missed so many milestones, so much normalcy, that we're compensating for lost time. The last time my youngest had a full year of school, he was in Grade 4. He's now in junior high. My oldest feels robbed of his high school years, and rightfully so.

"It's too much of a risk," my husband tells me in mid-December, just days before departure. He's referring to COVID-19, of course. What if one of us gets sick there? Is this the responsible time to be travelling? Truth be told, I'd grappled with the same decision. We've been strong believers in masks and vaccines since day one. Our entire family has followed the rules. After much deliberation, we decide to go for it. We've already paid for flights and a time-share — more important, we need it for our mental health. I try on old swimsuits and purchase the perfect beach read ("Mary Jane" by Jessica Anya Blau).

Part of the Dutch Caribbean, Aruba is a tiny island — just 180 square km — and one of four countries forming the Kingdom of the Netherlands. Tourism is its chief industry, with nearly two million tourists a year, each these days requiring Aruba Visitors Insurance at \$15 (U.S.) a pop for adults in case you test positive for COVID-19 during your stay.

We arrive and have five blissful days on the beach. Morning walks before breakfast. Afternoons playing football in the warm Caribbean Sea and strolling along the shoreline to meet friends. Dinners are always al fresco. My boys are off their screens for hours at a time — no negotiation required.

Then, on day six, my younger son, Isaac, tests positive for COVID-19.

I'm worried about his health, first and foremost, but also how we'll get home and if we'll catch it from him. I'm also concerned about where we'll be required to quarantine. I'm imagining Toronto's government-approved quarantine hotels of months past, where air travellers were required to isolate, to the tune of \$3,000, while awaiting negative COVID-19 test results. Reports were dire: waiting up to a full day for inedible food, no access to luggage, lack of diapers for children. Some claimed it's where you'd go to get COVID-19 (outbreaks were common). A New York Times reporter likened it to doing time at a "Canadian Alcatraz."

Google can't calm my nerves. There's little information about where COVID-19-positive visitors go. "Guests will be transported to a designated isolation location," reads the Aruba Tourism Authority website. Discussion groups on TripAdvisor are equally vague.

The next 24-plus hours are spent in isolation. We order in meals and hang out on the balcony. Things could be worse: I've got snacks and the third season of "Succession" on my iPad. Most important, Isaac continues to be asymptomatic — a huge relief. The following morning, my husband and older son fly home. We are all due to check out of our time-share that day, but the front desk staff are reassuring: "Stay as long as you need," they tell me. "We'll give you a 'distress rate,' which is the lowest rate possible. Can I drop anything off? Are you hungry?"

Finally, 36 hours after the positive test result, I get a call from Aruba's department of public health. The lovely woman on the phone asks if we're OK, tells me how sorry she is that our vacation has been cut short. I feel like I'm speaking to a family member. She informs me that a "private concierge" will be in touch to arrange relocation, as well as a doctor, but I should reach out if there's anything I need before then. Because Isaac is asymptomatic, our quarantine will last for seven days rather than 10.

Moments later, a message from "Private Concierge Nicole" pops up on my WhatsApp. She informs me she has a two-bedroom apartment available and what time would we like to be picked up? Is 2 p.m. convenient?

The accommodation and transfer are included in Aruba Visitors Insurance, she tells us, then sends links to restaurants that deliver in the area. She even shares the name of a grocery delivery guy. I am slowly falling in love with Nicole.

The phone rings. It's Dr. Bakker, from MedCare, who asks how Isaac's feeling and just as important, "How are you? No, really, how are YOU?" I want to lie on the couch and tell her about my childhood. She gives me her number and says to call or text any time.

Later that afternoon, a van comes to pick us up. A large security guard knocks on the door, hands us N95 masks and plastic gloves, and takes our suitcases. We follow him and a bellhop down the hallway, as a hotel employee fumigates behind us. It's a full-on COVID-19 walk of shame.

Our driver, Alan, is friendly and warm. "It's going to be OK, buddy," he tells Isaac more than once. I thank him for putting his own health at risk to drive us to this secret location. "We're all in this together," he says wistfully.

Another WhatsApp comes in. This time it's from the property manager of our new digs. She's sorry we have to meet under these conditions — her daughter just tested positive, so she understands the stress — but is here to make our stay as enjoyable as possible. She, too, sends me a thorough list of nearby restaurants and the name of another grocery delivery guy. At this point, I feel like I'm either being pranked or perhaps have unknowingly paid for VIP service somewhere along my blindly-filling-out-forms journey.

We finally arrive at our "designated isolation location." It's not an apartment but rather a spacious and modern two-storey townhouse in a gated community. There's a full kitchen, washing machine and dryer, Wi-Fi, Netflix. My king bed has a firm mattress, crisp white sheets and nearly a dozen pillows. Have I mentioned the back patio with barbecue? I lose Isaac for a few minutes but eventually find him in the kitchen, hunched over a welcome basket of Frito-Lays and Snickers. "I'm living my best life," he says, deadpan, and disappears to his bedroom to watch basketball on TV.

The next five days are a breeze. Concerned friends check in, certain I'm in COVID-19 jail (a video tour of our digs alleviates any fear). Dr. Bakker calls to check in. Two public-health nurses stop by on our second-last day with an official letter of recovery for Isaac. A separate public health worker drops off meds (unrelated to COVID-19) and we chat for a while out front. He tells me COVID-19 numbers are going up and they're running out of places to house people; visitors are now welcome to stay put at their hotel/time-share/Airbnb so long as they isolate (insurance covers the cost). I tell him how I lucky I feel to have been placed in this beautiful home and he explains that all government-appointed accommodations meet this high level of comfort and luxury. In fact, he can't understand why someone would be "punished," or treated poorly, for contracting COVID-19. "We're all human," he says, then asks if I need more groceries or wine.

My only source of stress — and it's a big one — is figuring out how to get home. Our week of quarantine is about to end but we cannot board a plane to Canada until at least 14 days have passed since Isaac tested positive. The CDC, meanwhile, has changed U.S. quarantine to five days.

Following many phone calls and much research, I find a loophole: fly from Aruba to Buffalo via Newark and drive across the border from there. If you're a Canadian citizen, you cannot be turned away at the border (you may, however, be subject to a \$5,000 fine). At the end of the day, there's nothing illegal about taking this route.

My other option is to spend another week in Aruba until the 14 days have passed, but I'm worried I'll contract COVID-19 while waiting it out (numbers are rising quickly). Also, I haven't budgeted for an extra two weeks away and I need to get back to work. I consult with a couple of doctors to ensure we won't be putting other people on our flight at risk; they assure me that Isaac is no longer contagious.

Our 16-hour travel odyssey begins. We leave for the airport at noon, land in Newark at 10 p.m. and finally in Buffalo close to midnight. I fill out the ArriveCAN app and wait in line for an express PCR test at the Buffalo airport because I'm told my negative PCR test from Aruba won't cut it at customs. We get to the Canadian border and show our documents, are told to pull over to discuss a quarantine plan. A customs agent knocks on the car window and tells me to expect a call on my cell. I'm confused but don't dare ask questions; this man is not interested in talking.

Twenty minutes later, a call comes in from Ottawa Public Health. An agent tells me the border is short-staffed and that he's "the first line of defence." He asks me dozens of questions about where we'll quarantine, if we'll have access to food and medicine. He then tells me the clock has reset: I'm to quarantine at home for 14 days, Isaac for 10, upon entry. I ask why, given that I've tested negative and that we've already spent seven days in quarantine (for those keeping track, that'll be 21 days total for non-COVID-19 me). He laughs at the absurdity of it all.

Incidentally, newspapers are reporting that same day that Canada is following CDC guidelines and has lowered its quarantine period to five days. The Ottawa Public Health man admits there's lots of confusion within public health about the new rules. Finally, he says that an agent will return to my car with two PCR tests each for Isaac and me, to be self-administered on days 1 and 8. I ask why they'd waste two covetable tests on Isaac, given that we know he'll test positive (antibodies can stay in your system for up to six months). Again, he's not sure. I can tell by his tone he's as dumbfounded as I am; he's just doing his job.

Eight long days after returning home, I receive an email from Switch Health with our COVID-19 results. Isaac has tested positive. Toronto Public Health sends an automated text: "We're asking you to complete an assessment form to help slow the spread of COVID-19." I reluctantly comply, offering details of our quarantine plan. Hours later, they call to alert me of Isaac's positive COVID-19 test; we must discuss a quarantine plan! "Isaac first tested positive 16 days ago," I explain. The agent sounds genuinely surprised. "My manager will call you over the weekend," she says. This woman is no doubt one of thousands of tired and overworked public-health workers, repeating guidelines from yesterday that are no longer relevant, seeming to shrug their shoulders at the logic of it all (or lack thereof). I don't blame them but rather the labyrinth of confusing rules and quasi-regulations set out by the province. It has destroyed whatever sense of community we once had.

Here's what I've learned: In Canada, citizens are made to feel like criminals for travelling. If they contract COVID-19 while home or abroad, it's nearly impossible to know who to call for clear answers as the rules seem to change every day.

In Aruba, visitors are connected to public-health workers, doctors and nurses who are knowledgeable and eager to help. This little island takes a compassionate and common-sense approach to keeping its visitors — and residents — feeling safe. They've proven that in the fight against COVID-19, humanity wins.

When numbers are down and it's once again safe to travel, my family cannot wait to return.

'It Seemed Like A Safe Plan': Canadians Who Tested Positive For COVID-19 Abroad Say They're Paying For It

By Brooklyn Neustaeter, CTV News, January 13, 2022

<https://www.ctvnews.ca/health/coronavirus/it-seemed-like-a-safe-plan-canadians-who-tested-positive-for-covid-19-abroad-say-they-re-paying-for-it-1.5738718>

Canadians stuck abroad after testing positive for COVID-19 during a trip are warning others who are travelling during the Omicron wave to anticipate travel disruptions that could cost thousands of dollars and keep them away from home for much longer than expected.

While the ordeal can force the rescheduling of return flights, many Canadians say they also have to deal with the unexpected costs of additional accommodations, food, and multiple PCR tests while isolating internationally.

Some also warn that the rules on how to return to Canada after testing positive are confusing and hard to navigate while abroad.

CTVNews.ca asked Canadians travelling abroad who tested positive and have been required to isolate at their own expense to share their stories. The responses were emailed to CTVNews.ca and have not all been independently verified.

Ontario resident Paula Bass has been stuck in Los Angeles for more than two weeks after testing positive for COVID-19 on December 29 following a trip to visit family.

According to the federal government, Canadians must wait until the 15th day after their positive test result to return to Canada to avoid being fined \$5,000 per traveller (plus surcharges). Starting January 15, Canadians must only wait until the 11th day after a positive test result. If they have symptoms without a positive result, they must wait until the symptoms have ended and have a valid negative pre-entry test result.

While Bass says the travel disruption allowed her to spend extra time with her 89-year-old mother, she says the ordeal cost her over US\$3,000 that she had not anticipated

If everything goes well, Bass is expected to return to Toronto on Thursday afternoon, January 13.

Brennan Watson, who lives in Milverton, Ontario, says he tested positive for COVID-19 while visiting friends in Ireland over the holidays. He was supposed to return to Canada on December 29 but due to isolation requirements there, Watson is currently still in Ireland and is expected to return home on Friday, January 14.

While he was able to safely isolate at a friends' place in Northern Ireland, he had to incur the cost of changing his flight, which was roughly an extra CA\$2,000.

Florence Belair told CTVNews.ca that her father and brother came to visit her in Florida earlier this month. They took the mandatory PCR test for their return trip to Montreal; however, Belair says they did not receive their positive results until they were already on their connecting flight to Chicago.

"They are now stuck in Chicago, forced to isolate in quarantine until January 24. They have to rebook their flight, as well as pay for a hotel room for the entire 12 days," she said.

The federal government requires all travellers to take a molecular test within 72 hours of the scheduled departure time of their flight to Canada.

If they have a connecting flight, the test must be taken within 72 hours of the scheduled departure time of the last direct flight to Canada to avoid having to quarantine mid-trip. Because of this, the government says Canadians may need to schedule the molecular test in their transit city.

Breaking Down The Travel Rules

As of December 21, Canada once again requires all incoming travellers, regardless of trip length or location, to provide proof of a pre-arrival negative molecular COVID-19 test in order to enter the country.

This means that all travellers coming back into Canada will have to take a molecular test in a country other than Canada, before their scheduled departure.

In addition to the pre-departure tests, the federal government has imposed randomized on-arrival testing requirements for air and land travellers coming from outside of Canada due to concerns over the Omicron variant.

This policy requires any travellers entering the country to be tested upon arrival—either at the airport or in some cases given a take-home test—and isolate until they receive a negative result, with the exception of travelling from the U.S.

On December 15, the federal government reinstated its non-essential travel advisory, calling on all Canadians regardless of vaccination status to avoid international travel due to the rapid spread of the Omicron variant.

"Many foreign governments are implementing strict travel restrictions due to spread of the Omicron variant and international transportation options may be limited. As a result, you may have difficulty returning to Canada, or may have to remain abroad for an indeterminate period," the government warns in the advisory.

When One Traveller Tests Positive And The Other Is Negative

Rafael Luz and his wife travelled to New Haven, Connecticut to visit friends in December.

"Since the plan was easy, drive from Toronto to New Haven and back, it seemed like a safe plan, especially by avoiding airports and airplanes," Luz said.

To return to Canada, they got PCR tests on December 30. Luz said they received the results a few days later and found out that his wife was positive for COVID-19 and had to wait two weeks in order to return. However, Luz was negative.

Luz said he got two tests done on January 3, one showing a negative result and the other, a positive one.

"With this, my wife would be able to return to Canada on the 12th, while I would only be able to return on the 16th," he explained.

Luz said they are waiting until they are both cleared to return to Canada together. Since neither of them have symptoms and are both fully vaccinated, the U.S. Centres for Disease Control does not require them to quarantine while in New Haven unless they develop symptoms.

Sarah Paul of White Rock, B.C. is currently isolating with her 11-year-old son in Nuevo Vallarta, Mexico. They left, with eight other people, for a two-week holiday on December 26.

"We were very careful while away, following all protocols and precautions," Paul said. "We took our PCR tests as required, and everyone tested negative, except for our 11-year-old son."

"We made the decision as a family that everyone, my husband and daughter included, would fly home, and that I would be the one to stay behind with my son and isolate," she added.

Paul said they are "completely fine" and her son has now fully recovered, after only having "very mild symptoms of congestion and stomach ache."

While Paul said they were aware that testing positive "was always a possibility," she says the experience of having to sort out what to do afterwards while abroad has been "very stressful."

If Canadians are symptom-free after testing positive abroad, the federal government states that they can provide proof of a positive COVID-19 molecular test taken two weeks prior to returning home, instead of a negative one.

However, Paul says she received an email from a North American company that specializes in medical tourism in Puerto Vallarta that said her son would need to be retested before leaving, and in the event that he tests positive again, he would need a doctor's letter confirming that he is fully recovered.

Paul said she was told that the airline would require this before they'd allow him to board the flight. However, she says the airline seems "reluctant to answer these questions due to liability issues."

"It is disorienting and unsettling to not really know what is expected of us, or to have an answer to give to our 11-year-old son, when he asks when he will be allowed to go home to Canada," Paul said.

The Importance Of Travel Insurance

Martin Firestone, president of Travel Secure, a Toronto-based travel insurance brokerage, told CTVNews.ca that Canadians can prepare for the possibility of staying abroad if they test positive for COVID-19 by purchasing an insurance policy that covers travel interruptions.

"The fear of testing positive and not being able to get back on a plane to head home is a serious concern," Firestone said in a telephone interview on Thursday, January 13, adding that insurers have recognized this and have adjusted policies accordingly.

Firestone said the average insurance policy with travel interruption will cover roughly \$200 a day per person for 14 days to a maximum of \$2,800, plus \$500 towards the cost of purchasing new airfare.

While it may not seem like a lot of money, Firestone said it is "better than nothing."

He noted that an insurance policy that includes trip interruption will cost approximately \$50 to \$75 a person, with the option to extend coverage should they need to stay longer at their destination to isolate at no additional cost.

In addition, Firestone said most insurance policies already cover medical expenses related to COVID-19 should someone become severely ill or need hospitalization abroad.

"That has been a saviour for many people who had the foresight to buy it prior to going on their trip," he said.

Firestone stressed the importance of travellers being "properly covered" if they plan to vacation during the Omicron wave.

"If you didn't buy it, you have to cover all your expenses, buy new airfare home, and needless to say, that can add up to a tremendous expense depending on what resort you're in," he said.

Still Plan On Travelling? Get Ready To Pay, In Money And Time

By MoneyWise, January 14, 2022

[Still plan on travelling? Get ready to pay, in money and time \(msn.com\)](#)

Despite the fact that Canada's federal government has issued an advisory to avoid all non-essential travel outside the country, strictly speaking, there's nothing stopping you from taking a trip abroad. In fact, some people see an opportunity to travel right now, as there are fewer crowds.

The decision to travel is up to you, but there are a lot of new things to consider as the COVID-19 situation constantly evolves, aside from the risk of catching the virus. Not only will you have to navigate new rules that seem to be changing daily, but you'll likely have to budget for additional costs.

The Cost Of Testing

With the rapid spread of the COVID-19 Omicron variant, Canada now requires all travellers entering the country, unless exempt, to provide a negative COVID-19 molecular test. This test must be taken within 72 hours of your originally scheduled departure flight to Canada and it must be taken in a country outside of Canada.

Depending on what country you're travelling from, these tests could cost you anywhere from nothing to US\$100 per person. Don't forget, many countries also require you to provide either a negative molecular or antigen test when entering. For reference, a molecular test in Canada costs about \$150, while antigen tests will set you back \$20 to \$40. If you're travelling solo, this may not be a big deal, but if you're travelling as a family, those costs could add up quickly.

Constantly Changing Rules

Besides testing, there's always the possibility that new rules introduced could significantly impact your travel plans. For example, a country could implement a ban restricting visitors from Canada. They could also ban travel back to Canada. That would force you to cancel your plans or to find an alternate way home.

While those are extreme measures, they have happened in this pandemic. A more likely scenario would be one where countries introduce additional testing and quarantine when you arrive. Not only could this increase your overall trip costs, but it would also cut into your vacation time.

Even if you're planning to stay within Canada, you need to think about any potential rule changes. Newfoundland and Labrador and Prince Edward Island have re-introduced a quarantine requirement for travellers entering those provinces.

Pay Extra For Something Fully Refundable

Pre-COVID-19, many people would opt for the cheapest price possible when it came to their vacation expenses. However, going that route usually meant you had the least flexible refund policy. These days, it's probably a good idea to pay extra for something that's fully refundable.

Vacation Packages: As an example, Air Canada Vacations offers exclusive CareFlex travel protection for \$69 to \$99 per person. By purchasing this plan, you can cancel for a full refund, change your booking, or even transfer your package to someone else as long as you do it up to 21 days prior to your departure. You can even make changes up to three days before you're set to depart, but you'd only get a travel credit.

Hotel Rooms: Hotel chains operate in a similar fashion. For example, most hotel brands that fall under Marriott International have a fully refundable policy when you book the standard rate. That said, you usually have to cancel within two to five days before your arrival or you'll be charged a fee of one night. Even though this flexible rate will cost you more, you could use it to lock something in. Once you know you're travelling for sure, you could book a lower rate at the same hotel and cancel your refundable room.

Airline Tickets: With airfare, things can be a bit more complicated. The fare classes that offer you a full refund are usually significantly more expensive than something that's non-refundable. Always read the terms and conditions before you purchase your tickets so you know what you're entitled to.

Check Your Travel Insurance

Canada issued a Level 3 global travel advisory in December 2021. In most cases, your travel insurance should still cover you for COVID-19-related issues if you were to continue with your travel plans, as the advisory is not for specific countries. That said, since every policy is different, you need to read the details to find out what you're covered for.

Speaking of details, you'll also want to pay attention to what qualifies for COVID-19 coverage. Many policies will be quite clear and state that you'll be covered for any COVID-19 related medical treatment. However, not every policy includes quarantine protection. The ones that do usually have specific terms. For example, it may only cover your hotel stay for up to 14 nights at \$200 a night.

Additionally, you'll want to ensure that your travel insurance covers trip cancellation/interruption in case COVID-19 forces you to alter your plans. Some credit cards include this insurance for free, so you may not need to buy an additional policy.

Even if you need to buy a separate travel insurance policy, it's not that expensive. A comprehensive package will cost you roughly \$6 to \$15 a day. You can also buy annual multi-trip plans that are cost-effective. Manulife's CoverMe travel insurance plan is one of the more popular options for travelling Canadians.

Be Flexible

It doesn't matter if you plan on travelling within Canada or heading abroad, you need to be flexible since we're still living through a global pandemic. New restrictions are always possible. These new measures could increase your costs and possibly affect your experience. In the end, you need to decide if the risks and additional costs of travelling right now are worth it.

Flying South For The Winter? Here's What Restrictions Await In Popular Winter Travel Destinations For Canadians

By Emerald Bensadoun, The Globe and Mail, January 13, 2022

<https://www.theglobeandmail.com/canada/article-flying-south-for-the-winter-heres-what-restrictions-await-in-popular/>

Across the country, snowbirds are preparing to take flight.

Global Affairs Canada has recommended that Canadians avoid non-essential travel outside of the country, but international travel is still allowed. If you're considering flying south for the winter, here's what restrictions await in some of the most popular vacation destinations for Canadians.

Florida

Restrictions: Despite clocking record-breaking COVID-19 case numbers in recent days, Florida has fully re-opened. Wearing masks is still recommended by the U.S. Centers for Disease Control and Prevention, but in Florida there is no penalty for refusing to wear one.

Travel: Since August of last year, nearly all foreign travellers to the U.S. have had to be fully vaccinated. As of December 6, 2021, anyone flying to the U.S. is required to show a negative COVID-19 polymerase chain reaction (PCR) or antigen test, which must be taken 24 hours before they board their flight. There is no testing requirement for those travelling through land or sea borders, as long as they can provide proof of vaccination.

Canadians travelling to Florida should be prepared for the state's lax COVID-19 rules.

California

Restrictions: Like in Florida, there are no capacity limits or physical distancing requirements in California. On December 15, 2021, the state instituted a mask mandate for all indoor public spaces and workplaces. It's expected to last until February 15.

Arizona

Restrictions: Arizona has fully re-opened. It did away with all COVID-19 restrictions on March 25, 2021.

Hawaii

Restrictions: Travellers need to mask up and provide proof of vaccination to enter most non-essential services in Hawaii. If they can't prove that they have been vaccinated, they will need to provide a negative test taken within 48 hours to enter indoor spaces such as restaurants. Each island has slightly different rules.

Travel: Canadians flying to Hawaii can bypass the state's mandatory 10-day quarantine if they are fully vaccinated, or if they provide negative COVID-19 test results from laboratories identified by Air Canada or WestJet within 72 hours of their flights' departures from Canada. Proof of vaccination must be uploaded onto Safe Travels and printed out before leaving for the island.

Mexico

Restrictions: Mexico uses a four-tier colour-coded system to determine which restrictions are in place in each state. Currently, much of Mexico is open, while certain states have been designated as Code Yellow, which means some public spaces are operating at reduced capacity.

Travel: Mexico has been open for non-essential travel since November of last year. There are no testing requirements to cross through the country's borders, although travellers are required to fill out health declaration forms, which are scanned on arrival.

Cuba

Restrictions: Wearing a mask in public spaces is mandatory in Cuba, including when travelling on buses, in taxis, and in privately hired vehicles.

Travel: Vaccinated travellers flying to Cuba do not need to provide negative COVID-19 tests or quarantine themselves, but travellers who are unvaccinated and above the age of 12 are required to show proof of negative tests taken within 72 hours prior to entering the country. Those looking to travel to Cuba must also fill out the D'Viajeros traveller information portal within 72 hours before arriving in the country.

Costa Rica

Restrictions: Travellers need to show proof of vaccination in order to enter most non-essential spaces, and there is a curfew from 12 a.m. to 5 a.m. currently in effect. Restaurants and bars are operating at 75-per-cent capacity.

Travel: Vaccinated travellers can visit Costa Rica without need of negative COVID-19 test results or quarantine upon arrival. All travellers, regardless of whether or not they've been vaccinated, must fill out HEALTH PASS forms within 72 hours of reaching the country's border, while unvaccinated travellers must provide proof of travel insurance that could cover the cost of a quarantine.

Dominican Republic

Restrictions: Travellers need to be vaccinated in order to access most public spaces outside of hotels.

Travel: Vaccinated travellers are not required to present negative COVID-19 test results, but unvaccinated travellers will be asked to show proof of negative tests from within three days of arrival. Regardless of vaccination status, all passengers entering and leaving the country are required to fill out and submit digital forms through the Electronic Ticket Portal, either before they arrive or once they reach the border.

The Bahamas

Restrictions: The Bahamas suspended mandatory PCR testing requirements for vaccinated travellers on January 7. Unvaccinated travellers must present negative PCR test results from within 72 hours of arriving. Regardless of whether or not someone is vaccinated, anyone staying in the Bahamas for longer than 48 hours must show proof of a negative antigen test.

Travel: Each island in the Bahamas has its own set of restrictions, depending upon how many cases of the virus each island has confirmed.

Here's Why 5G Is So Concerning For U.S. Airlines, And What Canada Has Done To Fix It

By Ben Cousins, CTV News, January 18, 2022

<https://www.ctvnews.ca/canada/here-s-why-5g-is-so-concerning-for-u-s-airlines-and-what-canada-has-done-to-fix-it-1.5745217>

The emergence of 5G technology has raised some red flags for airlines in the United States.

The cellphone technology, capable of producing laser-fast mobile internet speeds, can interfere with some sensitive aircraft technology, which the airlines worry could produce severe disruptions or even crashes. While most aircraft technology is unaffected, 5G can disrupt an aircraft's altimeter, which indicates how high a plane is in the air relative to the earth below. The altimeter is also used in automated landings.

Altimeters operate at frequencies close to the new C band 5G wireless, set to launch in the U.S. on Wednesday, January 19. Disruptions to this technology -- in a worst-case scenario -- can lead to runway crashes or collisions with mountains. More realistically, any bad weather could cause significant delays as pilots would need to conduct visual landings without the help of the altimeter.

These networks also have the potential to disrupt helicopters and air ambulance services, along with some military and police operations, according to Canada's Department of Innovation, Science, and Economic Development (ISED).

U.S. airlines have been adamant that Verizon and AT&T -- the two major 5G carriers in the U.S. -- should slow down the launch of the new service surrounding the country's airports, warning that thousands of planes may be grounded or delayed if the rollout continues.

"Immediate intervention is needed to avoid significant operational disruption to air passengers, shippers, supply chains, and delivery of needed medical supplies. The harm that will result from deployment on January 19 is substantially worse than we originally anticipated," Airlines for America, which represents eight major U.S. airlines and two major shipping companies, wrote in an open letter on Monday, January 17.

“The ripple effects across both passenger and cargo operations, our workforce, and the broader economy are simply incalculable. Every one of the passenger and cargo carriers will be struggling to get people, shipments, planes, and crews where they need to be. To be blunt, the nation’s commerce will grind to a halt.”

Airlines for America has asked that 5G service be halted in the two miles surrounding 50 of the U.S. top airports. On Tuesday, January 18, AT&T and Verizon announced they would postpone the launch of 5G service near some U.S. airports for six months and would work with regulators and the aviation industry to come up with a solution, but are moving forward with their launch everywhere else on January 19.

What Has Canada Done To Address The Issue?

While the U.S. is launching its 5G this week, Canadian companies have offered 5G to customers since early 2020 and airline disruption has not been a major concern. But why?

The answer is two-fold: Canada doesn’t offer 5G networks at the speed the U.S. is set to launch, and Canada has already taken several measures to help keep airlines safe.

While the U.S. is about to launch 5G in the 4.2 to 4.4 gigahertz range, Canada’s latest spectrum auction was only for speeds of up to 3.7 gigahertz, which means Canada’s mobile internet is slower, but doesn’t come as close to the range that would interfere with airplane technology.

Some 40 countries have already launched 5G, but the U.S. is among the few to launch in the higher range. The European Union set standards for up to 3.8 gigahertz in 2019, for example.

Additionally, Canada has already addressed concerns regarding 5G’s impact on aircraft.

In November 2021, the ISED restricted 5G services by creating “exclusion zones” in the areas surrounding Canadian airports and required that 5G antennas be tilted downward to avoid interference with aircraft.

“ISED and Transport Canada are working with both the telecommunications and aviation industries to ensure that appropriate rules are in place to protect the critical operations of radio altimeters,” a spokesperson for Transport Canada wrote in an email to CTVNews.ca.

“These technical rules are designed to ensure that 5G is deployed in a manner that minimizes the potential for interference to radio altimeters.”

Additionally, Transport Canada has issued several recommendations for all pilots who use altimeters, including to avoid the use of automated landing or takeoff procedures in areas not covered in these exclusion zones and to avoid the use of night vision goggles without external lighting to avoid relying on the altimeter.

Transport Canada also suggests that all 5G-connected devices need either to be turned off or set to airplane mode and only 3G or 4G networks should be used in the event of an emergency.

Westjet Cancels 20 Per Cent Of February Flights As Omicron Variant's Spread Creates Staffing Shortage

By Ryan White, CTV News, January 18, 2022

<https://calgary.ctvnews.ca/westjet-cancels-20-per-cent-of-february-flights-as-omicron-variant-s-spread-creates-staffing-shortage-1.5744383>

WestJet has made significant cuts to its February flight schedule in response to staffing shortages and pandemic-related barriers on air travel.

The Calgary-based airline says the spread of the Omicron variant of COVID-19 has led to a staffing shortage and 20 per cent of its February flights have been "consolidated."

"As we continue to navigate the unpredictability of the Omicron variant on our staffing levels along with the ongoing barriers to international travel, we are making every effort to proactively manage our schedule in order to minimize disruption to our guests' travel plans," said Harry Taylor, interim president and CEO of WestJet Group, in a statement. "To our guests impacted by these additional consolidations, we sincerely apologize for the disruption and appreciate your continued understanding and patience."

WestJet says passengers affected by the flight schedule change will be notified of their new itinerary in the coming days. The airline's scheduled change refund policy remains in effect.

During the consolidation announcement, Taylor called on the federal government to remove "cumbersome travel rules that are unnecessarily impacting Canadians and prolonging the recovery of the travel and tourism sector."

"Canada remains one of the only countries in the world requiring multiple molecular tests for fully-vaccinated travellers -- these testing resources should be redeployed to our communities."

In December, WestJet announced it had cancelled 15 per cent of its January flights.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

Insurtechs To Sway Sector's Competition: Fitch

Tech Savvy To Overtake Branding As An Industry Strength

By James Langton, Investment Executive, January 20, 2022

https://www.investmentexecutive.com/news/research-and-markets/insurtechs-to-sway-sectors-competition-fitch/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=I-NT-EN-All-afternoon

Finding technologically innovative partners will be crucial for insurance companies in the years ahead, says Fitch Ratings.

In a research note, the rating agency said that it expects to see an increase in partnerships between traditional insurers and so-called "insurtechs" that will help shape the industry's competitive landscape.

For traditional insurers, successful collaborations with insurtechs could enable them to, "adopt the latest technology more quickly, reduce operating expenses, improve their distribution reach and enhance customer retention."

Indeed, Fitch said that these arrangements will play an important role in determining the market position of insurance companies in the future.

Additionally, it suggested that the growing importance of innovation and digitization in the insurance sector will intensify the competition from tech companies, "especially in sectors where tech companies have access to concentrated market shares."

Branding is also expected to become less important in the sector, as technology and innovation becomes a greater differentiator.

"We expect market demand to shift towards the quality of the product rather than the familiarity of well-known insurance brands," it said. "This poses a threat to traditional insurance companies that rely heavily on brand loyalty and heritage to maintain their competitive edge."

UPCOMING WEBINARS AND EVENTS

Web Seminar: Insurance's 2022 Imperative To Modernize Digital Customer Journeys

Dates: January 26, 2022

Time: 2:00 p.m. – 3:00 p.m. EST

The pandemic has pushed digital to the center of all customer interactions. But “digital-first” doesn’t equal “digital-only”. As consumer habits and preferences continue to evolve, it's important for insurers to understand how and when to inject digital into the customer experience, whether going fully digital or to enhance a human interaction. The digitally enhanced journey increases completion rates from initial interaction to completed e-signed documents and agreements such as issuing a new policy, settling a death claim, or making a beneficiary change.

Topics include:

- Assessing your level of digital maturity and steps to modernize inefficient paper-based processes with smart digital forms and e-signatures
- Defining “ease of use” for the customer, the carrier, and the advisor
- Humanizing the B2B, B2B2C, and D2C experience with a blend of human and digital features to enable high-touch customer interactions
- Security and compliance considerations for remote, customer-facing channels where the stakes are highest

[Register Here](#)

Web Seminar: The Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions

Dates: January 27, February 10 & 24, March 10 & 31, 2022

Time: 9:00 a.m. – 5:00 p.m. EST

This event for financial services features live access to interact with and learn from regulators, industry leaders and peers. Get crucial updates, insights and strategic guidance for navigating key legal and operational risks impacting compliance professionals. Key areas of focus include:

- Critical updates for financial institutions and views into regulators’ pipelines of priorities, current and anticipated
- Top tips on managing data, privacy and technology
- Practical guidance to navigate the ‘fair treatment of customers’ and escalating demands for ethics and integrity
- Strategies to manage changes to regulatory frameworks and supervision

[Register Here](#)

Web Seminar: How GM Financial Elevates The Customer Experience With Journey Science

Dates: February 2, 2022

Time: 2:00 p.m. – 3:00 p.m. EST

Providing a friction-free, personalized customer experience can help deepen an organization's wallet share, increase revenue, improve customer retention and satisfaction, and build brand loyalty. However, the best approach to elevating the customer experience is not necessarily so well known.

Join us as a panel of industry experts discusses how:

- GM Financial is elevating the customer experience
- Journey science creates actionable insight to increase customer engagement
- Financial services companies can become “experience makers”

[Register Here](#)

Web Seminar: How Insurers Can Own The Customer Experience In 2022

Dates: February 3, 2022

Time: 2:00 p.m. – 3:00 p.m. EST

With so much action in the insurance landscape, it's easy to get distracted, but there's only one question insurers should focus on — how can insurers own the customer experience in 2022? Our panel of experts share perspectives on how you can choose the right priorities, investments, and partnerships needed to own the customer experience.

In this webinar, find out from insurance industry experts:

- What is happening in the insurance industry in 2022?
- What are the main barriers preventing progress?
- What are the top strategies to own the customer experience?
- How will insurers benefit from owning the customer experience?

[Register Here](#)