

CAFII ALERTS WEEKLY DIGEST: JANUARY 16 TO JANUARY 22, 2021

January 22, 2021

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GOVERNMENT LEGISLATION/JUDICIAL DECISIONS NEWS

Gifts Of Life Insurance In Ontario: MPP Introduces Bill Amending The *Insurance Act*

By Susan M. Manwaring and Katrina Karys, Miller Thomson, January 15, 2021

[Gifts of life insurance in Ontario: MPP introduces bill amending the *Insurance Act* | Miller Thomson LLP](#)

An Ontario MPP recently introduced a private Member's bill that would amend the Ontario *Insurance Act* (the "**Act**"). The amendment purports to amend the prohibition on trading and trafficking in insurance policies so that it does not apply if the policy is sold or assigned by the original policyholder or a transferee, used as collateral security or donated to a charity. The provisions in the Bill that deal with the donation of a policy to a charity exempt donations of life insurance policies from the prohibition on trading or trafficking in insurance policies if the insurance has been held for more than two years. The Bill has been referred to the Standing Committee on Finance and Economic Affairs.

We think this Bill is problematic for several reasons. First, by creating this exemption, MPP Rudy Cuzzetto appears to be accepting that, under the current Act, the transfer of an insurance policy to a charity constitutes trading or trafficking. The regulator in Ontario has not previously taken that position publicly and thus the need for the provision is questionable. The Bill would also introduce into Ontario a regime which would permit the sale of insurance policies – commonly known as life settlement or viatical transactions. Generally these types of transactions are prohibited in Canada. Such a dramatic change to the landscape should, in our view, only be considered after public consultation and careful consideration by the government.

With respect to donations of life insurance to charities, donors have used life insurance to facilitate charitable giving for years. One common giving method allows a donor to leave a legacy gift, naming a charity as the beneficiary of their life insurance policy. When the donor passes, the recipient charity receives a gift which is higher in value than the cost to the donor. While the Act does not explicitly recognize charities as potential beneficiaries, it is the position of the Financial Services Regulatory Authority of Ontario ("**FSRA**") (previously the Financial Services Commission of Ontario) that a policyholder can name a charity as beneficiary. The other methods involve a donor purchasing a new policy and naming a charity as owner and beneficiary and a policyholder transferring a paid-up or partially paid-up policy to a charity. While perhaps less common than beneficiary designation alone, these two giving methods are long-established. FSRA has not historically targeted for regulation any of these methods of donation used. That said, it is true that transfers of insurance policies to charities have become a topic of discussion in the charitable sector after they were called into question by the provincial regulator in British Columbia.

Letters were received by two charities in British Columbia from the BC Financial Services Authority ("**BCFSA**") which appeared to question the legality of gifts of life insurance through the transfer of a policy.

BCFSA's unexpected statement was met with much confusion and criticism, stemming from a concern that it may limit donations of life insurance policies. BCFSA attempted to clarify its position in a subsequent bulletin, stating that charities are not generally prohibited from soliciting nor accepting donations of life insurance. However, as discussed in our [previous article](#), the regulator did not explain how it would interpret the anti-trafficking provisions with respect to transfers to charities.

Why this Bill, and why now? The preamble to the Bill states that the amendments will modernize the Act to allow life settlements and life loans, providing Ontario seniors with an alternative financial resource. The addition of the provision with respect to charitable donations is less understood. In fact, it would create a limit on donations of insurance policies to charities that does not exist today. Frankly, we think the Bill leaves more questions than answers and suggest that these topics are of public importance and that public consultation should be held before the Bill proceeds. We will follow the development of the Bill as it proceeds through debate and public hearings.

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Where TD Insurance Sees Advantages Over The Broker Channel As A Direct Insurer

By Adam Malik, Canadian Underwriter, January 18, 2021

Better engagement with customers and the ability to respond quickly to change are just two reasons why the leader of one of Canada's biggest direct insurance companies sees an advantage for companies like his over competitors that sell through the broker channel, all of which is being enforced thanks to the COVID-19 pandemic.

Better engagement comes from dealing directly with customers as opposed to an intermediary and speed because there's no third party to have changes funnelled through, said Ray Chun, president and CEO of TD Insurance.

Furthermore, the direct model that sees customers only dealing with the insurer "certainly allows for, I think, a more comprehensive, integrated solution — that you're always, as a customer, dealing with TD insurance, whether it's over the phone, whether it's digital, whether it's chat," he added.

For Chun and TD, the key to moving forward will be making sure customers will be given the choice to communicate with them in whatever method they choose, be it over the phone, on its website, through an app or over webchat. "And I think that's really what's been missing in the insurance industry is this full choice," he observed. "I've always said that consumers have not met a channel that they don't like. So customers might start digitally, but then they want to chat with somebody because they have a question. So we have the click-to-chat capability."

[Read the full article here.](#)

How Many People TD Says Will Soon Buy P&C Insurance Online

By Adam Malik, Canadian Underwriter, January 12, 2021

[How many people TD says will soon buy insurance online Canadian Underwriter](#)

Canadian customers may have been slower to adopt digital options when it comes to insurance in the past but one insurer executive expects the tables to turn rather quickly, predicting half of its customers will buy insurance online in the next few years.

The Canadian Council of Insurance Regulators issued a report close to the end of 2020 that showed just 12.2% of property and casualty insurers sold through the internet in 2019 — and only 1.3% of insurance policies were sold online.

While those figures don't account for the digital transformation many insurers undertook in 2020 as a result of the COVID-19 pandemic, TD Insurance president and CEO Ray Chun expects more and more customers to soon satisfy their insurance needs online — half of all customers in the next five years, to be specific.

He referenced another survey by McKinsey that, though U.S.-based, showed 70% of consumers surveyed said that they would shop for, purchase and service their insurance needs digitally.

"The demand is there, that's for sure," Chun told *Canadian Underwriter*. "The insurance industry in Canada is still very early in the journey for digital adoption, digital capabilities."

The U.S. has been on a digital journey for much longer than Canada, which is why you see higher usage and adoption rates there, Chun explained. "You're seeing the Geicos, the Progressives significantly further ahead in the adoption of digital. In sales, binding end-to-end, the numbers that I've heard are somewhere [near] or close to 50%."

"Our aspiration over the next five years is that we move towards 50% of our policies being bound online. And then, certainly, the majority of our simple self-serve transactions would be done through digital self-serve capabilities."

Can TD really move to get 50% of its insurance policies sold online in just five years? "That's our goal, five years, but hopefully sooner, to be honest," Chun answered, adding that the key is to create an experience that is frictionless and effortless for customers when they engage with your website.

"If that's the journey we're on, and once we deliver on that expectation, I think consumers are already ready to adopt," he said.

He pointed to the uptake in clients using an app on their phone to take photos of damage and submit their claim digitally — usage went from 15% pre-pandemic to 85% post. "That happened within ... a few months. People significantly shifted how they engage digitally with respect to a claim."

This push to go digital doesn't mean other important areas such as having someone ready to chat over the phone is going to go the way of the dodo.

“Insurance is a complex industry and so I think there’s always going to be the human element,” Chun observed. “It’s the organizations, in my opinion, that are going to best blend the digital experience that consumers are gravitating towards, but with the human experience when they need it.”

Is It Too Late For Life Insurance?

Advertising feature produced by Globe Content Studio with TD Life Insurance Co., January 18, 2021. The Globe’s editorial department was not involved.

[Is it too late for life insurance? - The Globe and Mail](#)

For some in their 40s and into their 50s, financial planning is missing an element. The mortgage may be manageable, savings for their children’s higher education is in place, and a retirement nest egg is building. But they still don’t have life insurance.

“It’s not too late,” says Matthew Phillips-Brown, senior life insurance advisor at TD Insurance.

Up until this point in their lives, people may have invested in other types of insurance to cover the “what ifs,” such as mortgages, travel, disability or added health insurance. But for whatever reason, life insurance just hasn’t been a priority.

There’s still time. With term life insurance, the premiums are fixed for the length of the term. At TD Insurance, for example, people can get coverage for 10- or 20-year terms, with the option to convert that to permanent coverage any time before age 69. It all depends on their financial responsibilities, and what kind of idea they have of what that’ll look like in the years ahead.

Even at this stage, coverage might cost less than you think. Consider a 48-year-old, standard-rated, non-smoking female in good health. She can get a TD 10-Year Term Life Insurance policy with \$325,000 of coverage for just over \$1 a day – \$35 a month.

Why might this be an important part of financial planning? The coverage amount remains constant, and your designated beneficiaries receive a tax-free, lump sum payment.

The proceeds can help with a host of fiscal responsibilities, from leaving behind money for your children’s future, to paying off a business loan, to covering mortgage payments after you’re gone, to funeral costs.

Your beneficiaries have the flexibility of how they want to use the proceeds, which can reduce or help cover expenses for your loved ones.

At TD Insurance, you can get a quote for term life insurance in under a minute, and you could complete an application in about 10 minutes online.

“We know that at this time in their life, people are very busy and have multiple commitments, so we reviewed our application process to make it more streamlined,” says Stacey Callender, senior manager of Direct Life & Health, TD Insurance.

Life can get complicated and finances can too, particularly as people age. That’s more reason to consider a life insurance policy when you’re into your 40s and 50s. If it hasn’t been part of a conversation, consider speaking to a TD life insurance licensed advisor.

That can go a long way to developing a sound plan to pass on your assets and wealth after you’re gone, Mr. Phillips-Brown says.

Can You Be Too Young To Buy Life Insurance?

Advertising feature produced by Globe Content Studio with TD Life Insurance Co., January 18, 2021. The Globe’s editorial department was not involved.

[Can you be too young to buy life insurance? - The Globe and Mail](#)

Your mid-20s may seem like a young age to start considering life insurance, but early planning can help provide future financial protection and could save you money down the road.

“I would say the 25 to 34 age range can be a good time to start looking into life insurance,” says Matthew Phillips-Brown, senior life insurance advisor at TD Insurance.

He says it’s often a time of fewer commitments, whether familial or financial, but significant life events can still transpire and life insurance could fit into those plans.

“This is the age that people are finishing up university or college, looking at buying houses and starting families,” Mr. Phillips-Brown explains.

He adds that life insurance is not only prudent at a younger age, it can also be less expensive.

For instance, a 30-year-old male, standard-rated non-smoker, in good health, could get a TD 10-Year Term Life Insurance policy with \$250,000 in coverage for \$18 a month.

Term life insurance can be a first step in helping you plan your legacy and leave something for your loved ones in the future. This type of insurance can provide beneficiaries with a lump-sum, tax-free payment in the event of your death.

Term Life Insurance premiums are fixed for the entire length of the term. You may not require a physical exam (depending on your health and amount of coverage), and at TD Insurance the application can be completed in under 10 minutes online.

Your beneficiaries can use the proceeds from term life insurance to help them replace lost income, maintain their living standards, pay for a child’s education, pay off debts, and more.

Coverage amounts can also be adjusted over time to suit the insured person's current situation.

"To increase or decrease the coverage amount on your policy, call an advisor and let them know what's changed in your life," Mr. Phillips-Brown says. "We can work with you to find a solution for the change."

When you're younger, it can be harder to envision all of life's twists and turns, and what type of life insurance makes sense for you. At this or any age, you could seek professional advice to help navigate the available life insurance products.

Some misconceptions about life insurance might be holding back the younger age groups from exploring their options, says Stacey Callender, senior manager of Direct Life & Health at TD Insurance.

She admits she wasn't really thinking about life insurance in her mid-20s: "I was young and didn't think it was a priority."

Her financial planner was able to explain how feasible and responsible it would be for her to get herself insured. Setting aside money every month for the future is a smart habit to form, and life insurance can be an important part of that. Ms. Callender did so early on, and now realizes how much it saved her.

"I think there is this idea that purchasing life insurance is very expensive, but getting coverage at a younger age is usually more cost-effective than waiting until you get older," Ms. Callender says.

Babies And Other Life Changes Trigger Insurance Review

<https://www.theglobeandmail.com/business/adv/article-babies-and-other-life-changes-trigger-insurance-review/>

Advertising feature produced by Globe Content Studio with TD Life Insurance Co., January 18, 2021. The Globe's editorial department was not involved.

Stacey Callender is expecting her first child. Along with all the life changes it will bring, she says it's a good time for her to revisit her life-insurance plan and make adjustments.

"When the baby arrives, I'll update my life insurance and financial plan, to help financially protect all members of my family in the future," says Ms. Callender, senior manager of Direct Life & Health at TD Insurance.

Term life insurance is meant to help provide funds for your loved ones in the event you pass away.

When people hit their mid-30s to mid-40s, they're more likely to have a family and want to help protect the financial future of their children. Even if you don't have kids, many significant events can warrant a review of your life insurance policy. Unlike the decade before, you may be married now, own a more expensive home, have a higher income, or have debt obligations.

Such changes can shift what your life insurance needs look like. So it's smart to talk to a licensed life insurance advisor to assess your needs.

Among the possibilities for this age group is term life insurance, she says. It offers a fixed premium for the entire length of the term.

How much does it cost? Take a 35-year-old, standard-rated female, non-smoker in good health. She could get a TD 10-Year Term Life Insurance policy with \$875,000 of coverage for \$33 a month.

For many people in their 30s and 40s, thoughts may fall to their children, says Matthew Phillips-Brown, senior life insurance advisor at TD Insurance.

"When thinking about children and how to help financially protect them, consider things like the funds they will need for their post-secondary education," he says.

The proceeds from term life insurance can also go towards replacing lost income, covering a mortgage, leaving behind additional money for the children, and more.

Ms. Callender encourages people to seek professional advice to review what life would be like for their family without their income, and determine the right coverage for them.

Completing a needs assessment as part of the application can help. As circumstances evolve, so might your insurance plans.

More Canadians Should Consider Mortgage Protection Insurance. Here's Why

By Clayton Jarvis, MortgageBrokerNews.ca, January 18, 2021

If 2020 taught Canadian homeowners anything, it's that you never know what's hiding around the corner, or the many ways it might turn your world upside down.

This increased wariness has created an ideal scenario for mortgage brokers to educate their clients about the benefits of mortgage protection insurance. Not only are brokers likely to find a receptive audience for their advice, but the value delivered – and the compassion displayed – when providing such information are sure to be remembered when it comes time for clients to renew, refinance, or start shopping for their next property.

Canadians can benefit from more protection

A survey conducted by Manulife last October found that most Canadians could use more mortgage protection, even if they may not realize it.

According to Clinton Wong, Head of Mortgage Creditor Insurance for Manulife, data from a recent survey conducted by the company found that less than half of homeowners who carry a mortgage reported feeling confident in their families' ability to weather unforeseen, fiscally disruptive events.

"Not a lot of folks are feeling secure in their ability to handle disruptions that could impact their finances, such as an unexpected death in the family," Wong said. "To me, this makes the role of the broker even more important in terms of informing their clients about mortgage protection and making sure that they're aware of their options."

The numbers appear to bear Wong out: 56% of those surveyed told Manulife that they would find it valuable if a mortgage broker talked to them about potential avenues for protecting them and their families.

But credibly walking clients through their mortgage protection options is not something all brokers are comfortable doing, and holding borrowers' hands as they work through their applications is not a task a busy broker may typically have time for. Wong says that's why Manulife developed a new digital application process for its Mortgage Protection Plan.

"It's something we've been working on for a while now," Wong told *Mortgage Broker News*. "We're very proud of how many homeowners we've been able to sign up and help protect using the previous paper-driven process, but applying online boosts efficiency and convenience. Borrowers can still submit their applications the traditional way, but the digital option gives them more flexibility to interact with us the way they want to."

In addition to helping borrowers access mortgage protection quickly and easily, Manulife's new digital application also provides additional information, including customer reviews, the benefits and features of different products, and statistics that help make clear the importance of mortgage protection.

[Read the full article here.](#)

Manulife Puts Digital Twist On Mortgage Creditor Insurance

by Leo Almazora, HomeNews, January 20, 2021

[Manulife puts digital twist on mortgage creditor insurance \(lifehealthpro.ca\)](#)

As Canadians show increased comfort with digitally offered financial products, Manulife has announced that it is helping create more convenient ways for consumers to get mortgage creditor insurance.

To support mortgage brokers in Canada who want to help protect their clients' families and homes, Manulife is offering a new digital application tool for mortgage creditor insurance aside from the existing paper-based method. Embedded directly into partnering mortgage origination systems (MOSs), the online process lets mortgage brokers access the resources and easily send online application links for clients to apply for Manulife's Mortgage Protection Plan.

“A family dealing with a sudden change – such as death or disability – needs options when it comes to mortgage payments,” said Clinton Wong, vice president, Mortgage Creditor Insurance at Manulife. “Mortgage brokers are crucial to help clients not only buy their dream home but also protect it.”

According to a recent Mortgage Creditor Report commissioned by Manulife, nearly half of Canadians (45%) own a home with a mortgage. However, less than half of them feel their family would be financially prepared to face unforeseen events such as death (41%) or disability (31%). The study also revealed that among Canadian homeowners with a mortgage, 54% would find it valuable if their mortgage broker shared some available options to help them protect their home and family.

The Canadian insurance giant’s Mortgage Protection Plan includes a life insurance option, which would help ease the strain on loved ones by paying the remaining mortgage balance in the event that the mortgage holder passes away. It also comes with a disability insurance option, which helps provide protection for the mortgage holder by covering up to 24 consecutive months of monthly mortgage payments should they be left unable to work by a serious accident or illness.

“With the introduction of our online application process, we want to offer convenience and flexibility so they can choose what is best for their business and their clients,” Wong said.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

British Researchers Warn It Will Take Months Before COVID-19 Vaccination Programs Have Impact On Pandemic

By Paul Waldie, The Globe and Mail, January 21, 2021

A group of researchers in Britain has warned that it will take months before mass vaccination programs have an impact in controlling the pandemic and that the threshold for herd immunity may never be reached because new variants of the virus are so contagious.

Their modelling concluded that even under the most optimistic scenario – rapid vaccine rollout and 85-per-cent uptake – it will be several months before the population comes close to the immunity threshold. They added that at least 80 per cent of the population will have to be vaccinated, given the new variants.

“Even with a very ambitious programme of three million doses per week, it will take 4-5 months to cover 80 per cent of the [U.K.] population with their first dose,” said the group’s study, which was released Thursday. “Under more pessimistic but plausible assumptions about vaccine coverage and efficacy, the population immunity threshold will never be reached. In that case novel coronavirus could become endemic.”

Vaccination “is a magic tool but it is not a magic bullet, in that its effect is not going to be instantaneous,” said Anne Cori, a lecturer in infectious disease modelling at Imperial College London who worked on the modelling.

"I think the impact of vaccination will only be seen once we manage to get very high coverage of the vaccine, and this depends on how fast we can roll it out but also how many people take it."

Britain has been a world leader in rolling out a vaccination program, inoculating 4.6 million people as of Thursday. The government has set a target of 15 million by Feb. 15, which includes hospital staff, long-term care home residents and everyone over the age of 70. Officials also hope to have everyone over the age of 50 vaccinated by late March.

[Read the full article here.](#)

Canadian Snowbirds Getting The COVID-19 Vaccine In Florida Face Backlash From Some Residents

By Sophia Harris, CBC News, January 19, 2021

The story has made national headlines in the United States: Foreigners aged 65 and older in Florida, including Canadian snowbirds, are being offered the COVID-19 vaccine.

Some snowbirds who made the journey to Florida this winter — despite Canada's advisory not to travel abroad during the pandemic — are counting their lucky stars, as they could wait months to get the shot in Canada. But they also face a backlash from some locals who argue non-Floridians shouldn't get early access to vaccines that are currently in short supply.

"We're first. Get to the end of the line if they want to come," Florida resident Judy Allen told a local NBC TV station on Friday at a vaccine clinic in Sanford, Fla., north of Orlando.

A week earlier, Canadian snowbirds Andrew Paton, 75, and his wife, Jill, 74, each got their first vaccine dose at a clinic in a gated community in Palm City, Fla., where they own a home. They're set to get their follow-up shot on February 4.

"I'm just glad I got it," said Andrew Paton, who is from Toronto. "Our American friends are thrilled. We're part of this community. Let's get everybody vaccinated if we can."

But not everyone is on side. A few days after getting the shot, Paton said someone sent a letter to the board of his gated community, complaining that Canadian residents were offered the vaccine.

"It's ridiculous," he said. "We're not taking it from anybody. Everybody in this community who wanted one could get one."

Unlike Canada, Florida is offering COVID-19 vaccinations to everyone aged 65 and older during the first phase of its vaccine rollout. While the state discourages visitors from coming specifically to get the shot, seasonal residents are welcome to sign up.

That policy has especially angered some Floridians who have yet to secure a vaccination appointment due to a slower-than-planned rollout.

"They're taking it from people that are ahead of them ... It's not their stockpile," said Clare Archer, 67, of Englewood Isles, Fla., south of Tampa.

Archer is a dual Canadian-American citizen who grew up in northern Ontario and has lived in Florida for the past 25 years. She said due to the short supply of vaccines in her region, both she and her husband have yet to snag an appointment.

[Read the full article here.](#)

Florida Clamps Down On COVID-19 'Vaccine Tourism'

By Andrea Woo, The Globe and Mail, January 21, 2021

Florida has begun cracking down on COVID-19 "vaccine tourism," reversing course on an earlier position that residents and visitors alike would be eligible for vaccinations. Jackson Health System, the state's largest public hospital system, has revised its policy to require anyone seeking a COVID-19 vaccine to provide proof of US residency. Under the new policy, updated this week, those looking to be vaccinated must bring one piece of US government photo identification bearing their date of birth. Those with identification issued by a foreign government, such as Canadians, must bring two documents to prove that they live in the US, such as a utility bill or property tax statement. Lidia Amoretti, a spokeswoman for Jackson Health, said the health system wants to ensure ready access to the vaccine for anyone who lives in the US, regardless of where in the country they reside or their immigration status. But, it wanted to "ensure the vaccine is not distributed to 'vaccine tourism,'" she said. In December, Florida Governor Ron DeSantis said vaccines would be prioritized for seniors over younger essential workers, with no discerning between full-time or seasonal residents. The Florida Division of Emergency Management said all Floridians and visitors would be eligible.

Read Story (Subscription Required): <https://www.theglobeandmail.com/canada/article-florida-clamps-down-on-covid-19-vaccine-tourism/>

Vaccine Tourism Has Started With Trips To The UAE, India And Morocco

by Gary Leff, ViewFromTheWing, January 17, 2021

<https://viewfromthewing.com/vaccine-tourism-has-started-with-trips-to-the-uae-india-and-morocco/>

I think everyone's ready to get back to normal after 2020 and a rocky start to 2021. Vaccines hold that promise, but the rollout is slow. And those with the means will go to lengths to accelerate their shots. That's why I wrote back in November that I expected vaccine tourism to become a trend in early 2021. Last month we started to see travel agencies advertising vaccine tourism packages. And now trips are actually happening.

Concierge Service Knightsbridge Circle in the UK is offering members trips to both the United Arab Emirates and India for vaccinations.

“It’s very exciting to say that we can offer the vaccine now,” says founder Stuart McNeill. “We’ve been proactive in offering it to all of our existing members.”

And the inoculations are already well underway, with members based both in the UK and abroad flying out for vaccination holidays, many on private jets. “It’s like we’re the pioneers of this new luxury travel vaccine programme.

You go for a few weeks to a villa in the sunshine, get your jabs and your certificate and you’re ready to go,” says McNeill, who assumes that many such members have flown out under the business/education trip exemption.

So far they’ve offered the Pfizer and Sinopharm vaccines in the UAE, and have now launched India vaccinations. They are also setting up Marrakech, where they’ve arranged to transport AstraZeneca shots from India. Some participants stay in-country between shots while others come and go. Total cost for the trip can be up to \$55,000, including first class accommodations and flights. The Concierge Service charges around \$35,000 a year for membership.

People are so tired of lockdowns that one Canadian woman in Quebec tried to escape curfew by putting a leash on her husband and taking him for a walk since they didn’t have a dog. (Earlier this year, people in Spain were renting out their dogs for 20 euros an hour because dog walking allowed people to leave their homes, but the dogs were *exhausted*.)

China’s Sinopharm vaccine and Oxford-AstraZeneca vaccine aren’t as effective in Phase 3 trials as Pfizer-BioNTech or Moderna (though they’re more effective than Sinovac’s). You might expect some people to weigh *waiting for one of the more effective mRNA vaccines* against early access to one that’s reported to be somewhat less effective. But remember that the AstraZeneca shot reported 100% effectiveness at avoiding hospitalization and that’s probably the most important metric. And with the pandemic raging on both sides of the pond, and fears heightened by new more transmissible strains, why wait?

Now, some will wonder whether this is ethical. After all, doesn’t taking a dose as a vaccine tourist take away a dose from someone else? The Concierge Service says they haven’t arranged vaccination for anyone under 65 but let’s leave that aside. More money can expand capacity for vaccine production. Selling vaccines is one way to make it possible to vaccinate more people.



CSA: Member Advisory, January 19, 2021

COVID Test Requirement for US Entry

Dear :

Beginning on **January 26th**, all air passengers arriving to the US from a foreign country are required to get tested for COVID-19 no more than **3 days** before their flight departs and to provide proof of the negative result or documentation of having recovered from COVID-19 to the airline before boarding the flight.

Travellers will need to be tested with a **viral test** (NAAT or antigen test) to determine if they are currently infected with COVID-19. Also, travellers will need to ensure that they receive their results before their flight departs and have paper or electronic documentation to show the negative result to the airline. The test result documentation must include information that identifies the person, a specimen collection date and the type of test.

Airlines must confirm the negative test result or documentation of recovery for all passengers before boarding. If a passenger chooses not to provide a test result or documentation of recovery, the airline must deny boarding to the passenger.

If you are arriving on a direct flight to the US, your test must be done within the 3 days before your flight to the US departs. If you are arriving to the US via one or more connecting flights, your test must be done in the 3 days before the first flight in your itinerary, but only if the connecting flights were booked as a single passenger record with a final destination in the US and each connection (layover) is no longer than 24 hours long. If your connecting flight to the US was booked separately or a connection in your itinerary lasts longer than 24 hours, you will need to get tested within the 3 days before your flight that arrives in the US.

If your flight is delayed before departure, you will need to get re-tested if the delay causes your test to fall outside of the 3-day pre-departure testing period requirement.

Even those travellers who have received a COVID-19 vaccination will still be subject to the negative COVID-19 testing requirement.

More detailed information from the CDC can be accessed here,
<https://www.cdc.gov/coronavirus/2019-ncov/travelers/testing-international-air-travelers.html>.

The CSA is monitoring this matter closely and will provide further updates when more information is available.

Sincerely,

The Canadian Snowbird Association
The Voice of Travelling Canadians
www.snowbirds.org

British Columbia Looks To Create Its Own Pandemic Bubble

By Justine Hunter, The Globe and Mail, January 14, 2021

The B.C. government is reviewing legal advice on whether it can restrict non-essential travel across provincial boundaries as frustrations mount about non-resident visitors who ignore requests to stay home to prevent the spread of COVID-19.

Premier John Horgan said his cabinet is considering the legal opinion it has received and he expects to make an announcement early next week. B.C. would be the largest province to impose restrictions on interprovincial travellers, an extraordinary step in the fight to contain the pandemic.

The Atlantic provinces have maintained restrictions for non-residents for months, requiring all non-essential visitors to quarantine for two weeks. Pandemic travel restrictions imposed by the Newfoundland and Labrador government also survived a Charter challenge.

Since November, as the second wave of the pandemic accelerated, the Provincial Health Officer has advised B.C. residents not to travel for vacations or to visit friends or family outside of their household or core bubble. The Premier said he is responding to public concern “about people coming from elsewhere when they’re making sacrifices of their own,” he said.

Since the arrival of the pandemic early in 2020, Mr. Horgan has said Canadians have Charter-protected mobility rights within the country, and closing the province to other Canadians was initially dismissed as impractical, in part because of the large number of Albertans who own recreational property in B.C.

B.C. has not spelled out whether it would prefer restrictions on who can enter, quarantine requirements, or other measures.

[Read the full article here.](#)

Ban Non-Essential Travel And Beef Up Surveillance Of COVID-19 Quarantines, Quebec Tells Ottawa

Premier François Legault wants the federal government to suspend travel to non-essential vacation destinations

By Sean Gordon, CBC News, January 19, 2021

Quebec Premier François Legault is asking Ottawa to crack down on non-essential international travel.

Flights continue to arrive at Quebec's airports from sunshine destinations every day and Premier François Legault wants it to stop.

He is calling on Prime Minister Justin Trudeau to immediately ban all non-essential travel, adding "we can talk about what non-essential means."

"Going to Cancun ... and partying by the pool, I'm very sorry but that's not essential," Legault told a news conference. "I don't understand how someone could go to an all-inclusive [resort] in Punta Cana."

He also demanded that, in the interim, Ottawa go further in enforcing its quarantine policy and said the current system of checking up on people with automated calls simply isn't enough.

The main reason for demanding stiffer measures — Ottawa has already tightened quarantine rules, increased fines for scofflaws and acceded to Quebec's earlier demand that travellers produce a negative COVID-19 test before flying home — is the threat of more infectious coronavirus variants from Europe, South America and Africa.

Although Legault also suggested by implication that it may already be too late to prevent them from arriving entirely: the province has detected another case of the highly transmissible variant first identified in the United Kingdom.

At a news conference of his own earlier, Trudeau urged Canadians travelling for pleasure to cancel their plans, and he raised the prospect of tighter restrictions.

At the same time, he said there are legal limits to what Ottawa can do given constitutional guarantees on the freedom of movement.

Legault retorted that exceptional circumstances require exceptional measures, and that federal officials succeeded in temporarily halting travel from the U.K. last month, and also suspended flights last spring.

If the federal government isn't willing to crack down further on travellers, Legault said his government will. He declined to delve into specifics on what that might entail. Airports are a federal jurisdiction.

[Read the full article here.](#)

Third Flight From Haiti Lands With Many COVID-Infected Passengers

Two Air Transat flights from Port-au-Prince last week were also listed by Health Canada as having 'all rows' impacted by COVID

By Bryan Passifiume, Toronto Sun, January 21, 2021

[3rd Haiti flight lands in Montreal with 'all rows' affected by COVID | Toronto Sun](#)

For the third time in 10 days, so many passengers on an Air Transat flight from Port-au-Prince to Montreal tested positive for COVID-19 that Health Canada deemed the entire plane impacted by the virus.

On Wednesday, Health Canada added TS663 — which landed in Montreal on January 17 — to its online list of COVID-impacted flights. Two other flights from Haiti earlier this month — TS663 and TS665 — were deemed to have all rows affected by passengers who subsequently tested positive for the virus.

All three flights used Airbus A330s, capable of holding between 345 and 375 passengers.

Health Canada doesn't list how many infected people were on each flight.

As of Wednesday afternoon, 139 flights with at least one COVID-19 infected passenger landed in Canada since January 7, when negative COVID-19 tests were made mandatory for all Canada-bound flights.

Haiti was granted an exception to this rule until January 21 due to a lack of testing infrastructure, Transport Canada told the Sun earlier this week.

Transport Canada spokesperson Frédérica Dupuis said a negative test result only means they didn't have COVID, with a certain degree of accuracy, on the day the test was performed.

"This is why, even with valid pre-departure negative test results, we will continue to see some travellers who subsequently test positive," she said.

1,500 Flights And Rising Since October 1, As Canadians Seek Sunny Escapes Despite Surging COVID-19 Crisis

Government advice to avoid 'non-essential travel' lacks clear definition

By Dave Seglins, Joseph Loiero, and Roberto Rocha, CBC News, January 15, 2021

Thousands of Canadians are thumbing their noses at government advice to stay home and hopping international flights to sunny destinations even as the COVID-19 crisis worsens in many parts of the country, CBC News has found.

Canadian air carriers operated more than 1,500 flights between Canada and 18 popular vacation destinations since October 1, even as caseloads rise and the health crisis deepens.

It has prompted many questions from Canadians about why there is no outright travel ban, especially given recent high-profile resignations and firings involving politicians, doctors and civic leaders who've taken vacations outside the country.

"With the new state of emergency and recent lockdown measures, why hasn't the government considered restrictions for airline travel either international or even Canadian travel between provinces?" asked Brenda LaLaurin of Ottawa, who contacted CBC News.

"How are people still travelling for leisure?" asked another audience member. "Every official says it saves lives to stay home, yet people can get on a plane and fly to Florida? Why is the airport not closed to outgoing travel?"

While international travel is permitted, the federal government has been advising Canadians for nearly a year to avoid all "non-essential travel" outside the country without offering a clear definition or tools for authorities to prevent it.

Mexico, Jamaica top the list

CBC News tracked Canadian non-stop flights to and from popular resort destinations using data from [Flightradar24.com](#) between October 1, 2020, and January 16, 2021.

Of the 1,516 flights analyzed, some of the most popular routes departing from Canada included 214 flights between Toronto and Montego Bay, Jamaica, and 183 flights between Montreal and Cancun, Mexico.

CBC excluded all known cancelled flights, as schedules continue to change.

WestJet announced last week it is scaling back operations, suspending several routes to sunny destinations, including flights from Edmonton and Vancouver to Cancun and Puerto Vallarta, Mexico, "as the airline continues to face volatile demand and instability."

Air Canada says its overall network capacity — the number of seats it makes available for sale — is down 80 per cent compared with 2019. In an emailed statement, an airline spokesperson took exception to questions about the volume of flights resuming to vacation destinations.

[Read the full article here.](#)

Cancel Foreign Trips Because Travel Rules Could Change Suddenly, Trudeau Says

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

<https://www.kitchenertoday.com/national-news/cancel-foreign-trips-because-travel-rules-could-change-suddenly-trudeau-says-3274426>

Prime Minister Justin Trudeau says any Canadian planning an international trip should cancel it.

Trudeau is warning that while Canadians have the right to travel, the government could at any time, and without warning, enforce new restrictions on travellers returning to Canada.

New variants of the virus that causes COVID-19 add a level of uncertainty that could affect decisions about how to handle international arrivals.

The Public Health Agency of Canada has documented 183 flights arriving in Canada from abroad since January 4 alone, on which at least one passenger had COVID-19.

That includes four flights from London since the ban on incoming flights from the United Kingdom was lifted January 6.

Trudeau would not say when pressed what other measures he is considering, noting only that travellers now must present negative COVID-19 tests before boarding their planes, and still must quarantine for two weeks after arriving.

Trudeau 'Open To Strengthening' International Travel Measures As New COVID-19 Variants Emerge

By Catherine Tunney, CBC News, January 15, 2021

Prime Minister Justin Trudeau said today the federal government is open to strengthening pandemic restrictions on international travel as concerns mount about Canadians travelling abroad — but suggested the government's pre-existing measures are still effective.

"Our measures have been very strong, but we're always open to strengthening them as necessary," he said when asked if the government would consider a ban on international travel.

"We're always looking at various measures as they are effective elsewhere in the world."

Trudeau insisted that Canada's mandatory 14-day quarantine for those crossing into Canada has been "extraordinarily effective."

Earlier this month, Intergovernmental Affairs Minister Dominic LeBlanc pushed back against the claim that the government of Canada can legislate to limit travel outside the country.

"If you look around the world in countries that have requirements for exit visas, I'm not sure we want to be on the list of those countries. But any measure that tells Canadians that non-essential travel internationally should not be undertaken is something that we're prepared to look at," he said.

The prime minister did say Friday that the government is looking to ban certain flights as new variants of COVID-19 emerge around the world — such as a new Brazilian variant of the coronavirus. Canada temporarily banned flights from the United Kingdom last month as a new coronavirus variant spread there.

"We're doing whatever it takes to protect Canadians, including looking at banning certain flights if necessary. Decisions must be made based on public health guidance," he told a briefing outside his home at Rideau Cottage.

"As always, our ministers are actively leaning in on this and talking to experts to reach a determination without delay. We will continue to keep Canadians informed of any new decisions we take."

Trudeau took multiple rounds of questions today about air travel in response to recent controversies involving Canadians travelling abroad in defiance of the federal government's advisory against non-essential international travel.

[Read the full article here.](#)

Trudeau Needs To Solve The COVID-19 Travel Conundrum

Mixed messaging — both explicit and subliminal — surrounds the issue of cross-border air travel during this pandemic.

By Allison Hanes, Montreal Gazette, January 21, 2021

Travellers are required to quarantine for 14 days upon their return. But (wink, wink, nudge, nudge) no one is really keeping tabs on cheaters.

This, in a nutshell, sums up the mixed messaging — both explicit and subliminal — that surrounds the issue of cross-border air travel during this pandemic. No other matter has been subject to as much doublespeak, confusion and obfuscation since COVID-19 landed in Canada. And no other issue has continually escaped clear, firm, wise and rational decision-making.

But as these anomalies become more apparent, a long-ignored chink in our pandemic-fighting armour may finally be attracting the attention it warrants.

Public outrage has been building since late December, when pictures of jammed airports and vacationers cavorting on tropical beaches infuriated those who heeded advice to spend Christmas alone.

Anger grew as public officials — from politicians like Quebec Liberal MNA Pierre Arcand to a hospital CEO in Ontario — were called out for hypocrisy over their own sun-drenched escapades.

To contain the political fallout, the federal government slapped a belated requirement for a negative COVID-19 test on travellers re-entering the country. And Prime Minister Justin Trudeau, like a parent threatening consequences he doesn't want to mete out, warned would-be vacationers to think twice before booking a flight, because the rules just might change without notice.

Premier François Legault on Tuesday upped the ante, demanding that Trudeau ban all non-essential cross-border trips. He also asked the federal government to ensure returning travellers respect their 14-day quarantine with more than a robocall.

[Read the full article here.](#)

Sabia Has Big Bridge To Build Between Airlines And Government – And It Starts With Trust

By Andrew Willis, The Globe and Mail, January 15, 2021

The federal Liberals lured Michael Sabia to the Finance Department on expectations the former corporate CEO could build bridges between the worlds of politics and business during a nation-defining pandemic. Mr. Sabia's engineering skills now face their first test, as the deputy minister of finance attempts to hammer out a support package for Canada's airlines that satisfies the needs of politicians who want to placate frustrated travellers while keeping carriers aloft. Given the current chasm between the government and the airlines, it will have to be a big bridge. Back in early November, then-transport minister Marc Garneau raised expectations on all sides. He promised ticket refunds and preservation of regional flights, which are priorities for many voters. At the same time, he pledged financial aid for carriers. These are programs other industrial countries have already rolled out. It subsequently became clear that Mr. Garneau was scrambling and trying to prevent Air Canada from shutting down regional flights. Weeks turned to months, and the government announced nothing. Mr. Garneau moved on, and former Liberal backbencher Omar Alghabra is now in the hot seat as Transport Minister. And there's still no package.

Enter Mr. Sabia, who stepped in as deputy minister in late December. While the Transport department ultimately owns the file, responsibility for negotiating an agreement falls to Finance mandarins. Sources in government and industry say Mr. Sabia, former head of the Caisse de dépôt et placement du Québec and BCE Inc., made fixing the airline sector a priority.

Read Story (Subscription Required): [Opinion: Sabia has a big bridge to build between airlines and government – and it starts with trust - The Globe and Mail](#)

WestJet Urges Ottawa To Reject Air Canada's Takeover Of Transat Or Impose Conditions

By Eric Atkins and Andrew Willis, The Globe and Mail, January 19, 2021

WestJet Airlines Ltd. has urged the federal government to reject Air Canada's takeover of Transat AT Inc. or impose conditions that would limit the combined companies' market dominance. The industry devastation caused by the pandemic must not be used as an excuse to allow Canada's biggest airline to buy its third-biggest, WestJet said in a January 3 submission to then-transport minister Marc Garneau. "A fundamental element of Canada's national transportation policy is to have at least two strong national airlines," WestJet said in a summary of the document, a copy of which was obtained by The Globe and Mail. "WestJet's ability to contribute to the Alberta economy and more broadly to the Canadian economy is imperilled by the proposed transaction." As a condition of approving a deal, WestJet asked the federal government in its submission to prevent Air Canada from offering its Aeroplan loyalty program to Transat passengers, a request that Montreal-based Air Canada is likely to contest. The federal cabinet is expected to make a decision on the \$180-million takeover in the coming days or weeks, after reviewing submissions from such parties as WestJet, Transport Canada and the Competition Bureau, which has criticized the takeover as bad for consumer choice. The European Commission is also expected to make a ruling by February 9. On February 15, the deal falls apart unless both companies agree to extend the date.

Read Story (Subscription Required): [WestJet urges Ottawa to reject Air Canada's takeover of Transat or impose conditions - The Globe and Mail](#)

Airbnb CEO Says Travel Never Going Back To The Way It Was Before Pandemic

By Subrat Patnaik, Reuters, January 14, 2021

Airbnb Chief Executive Officer Brian Chesky on Thursday predicted travel would permanently change due to the pandemic with people seeking out thousands of smaller cities and spending more time visiting friends and family.

Traditional tourism and sightseeing at top global destinations would be significantly reduced by travelers who will drive to smaller communities and fly less for business meetings.

Travelers are "yearning for what was taken away from them," Chesky said at the Reuters Next conference in an interview with Jonathan Weber, Reuters global technology editor. "They're not yearning to see Times Square. What they are yearning to do is to see their friends and their families they have not seen in a long time."

The startup was hit by the COVID-19 pandemic in early 2020 and its business dropped by 80% in a little over eight weeks.

However, as lockdowns eased, more travelers opted to book homes instead of hotels, helping Airbnb post a surprise profit for the third quarter. The San Francisco-based firm gained from increased interest in renting homes away from major cities.

The home rental firm went public in a blockbuster initial public offering in December, its shares more than doubling in their stock market debut. Shares of Airbnb rose as much as 10% to record high of \$187.42 on Thursday.

[Read the full article here.](#)

'The Answer Is No': Australia's Borders To Stay Closed Despite Huge Vaccination Program

By David Crowe, The Sydney Morning Herald, January 18, 2021

A new warning against overseas travel has sparked calls for billions of dollars in federal aid for the tourism industry as the government prepares to continue substantial curbs on international border crossings for most of this year.

Australians are being told to expect the border bans to continue despite a mammoth vaccination scheme because scientists do not yet know how effective the new vaccines will be in slowing the spread of the virus.

Scientists told The Sydney Morning Herald and The Age the international border would have to remain largely closed because of the risk of travellers spreading COVID-19 even after they had taken a vaccine.

Health Department Secretary Brendan Murphy warned against forecasting beyond three months during the pandemic but said "the answer is no" when asked on ABC TV if there could be widespread overseas travel later this year.

"I think we'll go most of this year with still substantial border restrictions," he said. "Even if we have a lot of the population vaccinated we don't know whether that will prevent transmission of the virus, and it's likely that quarantine will continue for some time."

Professor Murphy said the plan was to go "as safely and as fast as we can" with the vaccine rollout and then consider the next phase.

Tourism and Transport Forum chief executive Margy Osmond said the government message was another blow even though the industry accepted the federal health advice.

Industry would need a "pay-package support exercise" to ride out the crisis and said the solution could be similar to the JobKeeper wage subsidy, which is due to stop at the end of March after \$101.3 billion in payments.

"We can't recover without international borders being opened at the appropriate time," Ms Osmond said.

"And we can't survive unless the issues around domestic borders are sorted out and there is a uniform set of triggers, a uniform set of responses and a uniform definition of hotspots around the country."

The tourism industry estimates 60 to 70 per cent of revenue comes from international visitors and a Chinese tourist spends about \$8000 on a visit compared to an Australian traveller spending \$1500 on a domestic trip.

[Read the full article here.](#)

Calls For More Help For Tourism Industry As Australia's International Border Stays Closed Due To COVID Threat

By Jade Macmillan, ABC News, January 18, 2021

Australia's tourism industry has demanded more financial support amid warnings the nation's international border could remain shut for much of this year.

Key points:

- Australians have been warned international border restrictions could be in place for "most" of this year
- The tourism sector says it cannot survive on domestic travel alone, especially if state borders keep closing
- The Federal Government has defended its support measures and says JobKeeper won't be extended again

Almost 12 months after travel restrictions first started being imposed, Health Department secretary Brendan Murphy said he could not see them lifting any time soon.

"I think we'll go most of this year with still substantial border restrictions," he told ABC News Breakfast on Monday.

"Even if we have a lot of the population vaccinated, we don't know whether that will prevent transmission of the virus, and it's likely that quarantine will continue for some time."

Tourism and Transport Forum CEO Margy Osmond said while she respected the medical advice, it was a disappointing start to the year after a devastating 2020.

[Read the full article here.](#)

Delta Airlines Calls 2021 Year Of Recovery After First Loss In 11 Years

By Tracy Rucinski, Reuters, January 14, 2021

Delta Air Lines CEO Ed Bastian expects 2021 to be “the year of recovery” after the coronavirus pandemic cut operating revenue by 64% and prompted its first annual loss in 11 years.

“We don’t anticipate that by the summer travel will be back anywhere close to where it previously was, but it will be a meaningful improvement, sufficient to be able to drive profitability for us in the back half of the year,” Bastian told Reuters.

The strength of the recovery will hinge on factors such as the pace of vaccine rollouts and people’s appetite for flying after a year that nearly brought global travel to a halt.

In the first quarter, the Atlanta-based airline expects revenue to fall by 60% to 65% from a year ago and its scheduled flight capacity to shrink by 35%.

As it continues to block middle seats at least through March 30, it expects the actual capacity it sells to fall by around 55%.

“When the demand for air travel picks up because of confidence, that’s going to be the indication that we start selling those middle seats,” Bastian said.

Business travel should pick up in the second half of the year but remain muted for a period of time, he said.

A recovery in international travel, which has been hit hard by travel bans, will take at least another year and Bastian said the airline would continue to burn through \$10 million to \$15 million a day in the first quarter.

It lost an average of \$12 million a day in the fourth quarter, but remains on track to halt its cash burn in the spring, the airline said.

Global airline industry body IATA believes a return to positive cash flow for the industry might not happen this year, Chief Economist Brian Pearce said on Thursday, as a resurgence in lockdowns has killed off a fragile bookings upturn.

Delta expects to have \$18 billion to \$19 billion of liquidity by the end of March, including an additional \$3 billion in government payroll support, while carrying around \$18 billion in net debt.

It had \$16.7 billion in liquidity in 2020 after a series of capital raisings.

[Read the full article here.](#)

When Will International Travel Return? Here's What We Know Right Now

By Marnie Hunter, CNN, January 11, 2021

There's hope: Summer vacations abroad may happen in a big way this year.

The number of people busting out of their countries will start creeping up this spring and rise higher by mid-year, travel industry experts predict, as vaccines and risk-based safety measures are rolled out more widely and spiking coronavirus cases around the world begin to fall once again.

"I'm actually quite confident that first of May onwards ... we'll all be in a much better world," said Paul Charles, founder and CEO of London-based travel consultancy The PC Agency.

Vaccines and testing are the way forward, Charles and other industry experts say, but what's needed perhaps as desperately is greater consistency and coordination across borders.

"When you don't have a coordinated global approach, it's very difficult for the industry to go forward, especially when you have the rules of the game changing basically every single day," said Luis Felipe de Oliveira, director general of Airports Council International (ACI), a global trade organization representing the world's airports.

There's a lot more work to be done in ironing out testing protocols that would allow globetrotters to opt out of quarantines and finding ways to smoothly and securely share vaccination and testing information across borders.

Sovereign nations still decide what's best for them individually, looking at their own health situations and economies, but progress has been made in getting countries to look more globally at the huge economic force that is travel.

An alphabet soup of agencies, organizations and companies (UNWTO, ICAO, ACI, WTTC, the airlines and so on) have collaborated on numerous sets of guidelines and global recommendations aimed at making travel safer, easier and less confusing for a world of consumers starving for a change of scene.

ACI's de Oliveira says that the summer rebound could mean international air traffic reaching 50% to 60% of previous levels in most countries.

[Read the full article here.](#)

Explorica's Dispute With Arch Insurance Delays Refund For Cancelled Student Trip

by Alison Jenkins, Local Journalism Initiative Reporter, The Canadian Press, January 19, 2021

Students who were planning to visit Vimy Ridge on a school trip last spring may be one step closer to more of their refund thanks to a recent decision by the Travel Industry Council of Ontario (TICO).

The trip to France, Belgium and the Netherlands was planned for April 2020. However, the Public Schools Branch cancelled the trip on March 25, in response to the COVID-19 pandemic.

Kensington Intermediate Senior High, Kinkora Regional High School, Three Oaks Senior High and Englewood School had all booked trips with Explorica to visit Vimy.

Teacher David Chisholm was the trip co-ordinator for Three Oaks students.

"We always encourage the students to get the full-coverage insurance, in case," said Chisholm, adding,

"We're not going to travel around the world with kids without the top-level insurance we assumed that we had."

But a dispute between Explorica and the insurance underwriter, Arch Insurance, has delayed the full refund. The disagreement hinged on an amendment to Ontario's Travel Industry Act called Section 46.

Added on March 30, 2020, Section 46 will remain in force until April 01, 2021. It states that bookings cancelled on or after March 30, 2020, could be reimbursed with travel vouchers instead of what was in the booking agreement.

A December 3 letter to Explorica from the Travel Insurance Council of Ontario (TICO) said the PEI trips don't fall under the Section 46 and "appear to be subject to the terms and conditions of the booking."

So, because the PEI student trips were cancelled before the amendment was in place, students are entitled to a full refund minus the non-refundable deposit, said the letter.

Chisholm values school travel and has organized close to 10 international trips with his students, always involving a specific commemoration or event.

The planning for the 2020 trip began at least 16 months ahead of the travel dates.

[Read the full article here.](#)

Revealed: Landmark Verdict In UK COVID-19 Business Interruption Insurance Case

By Mia Wallace, Insurance Business Canada, January 15, 2021

It's here – the moment that the insurance industry and consumers have been waiting for since the early days of the COVID-19 pandemic – the final ruling on the appeal of the Financial Conduct Authority (FCA)'s business interruption case in the UK. It's a ruling that is likely to have major repercussions for the insurance industry internationally – and it didn't go insurers' way.

In its judgment, the Supreme Court chose to substantially allow the FCA's and the Hiscox Action Group (HAG)'s appeal and dismissed insurers' appeals.

The Supreme Court noted that the case was brought forward by the FCA to appeal certain issues on which it did not succeed in the High Court cases, along with HAG. Six insurance companies also appealed the decision of the High Court on other issues and also responded to the FCA's appeal. The insurers were Arch Insurance (UK) Ltd, Argenta Syndicate Management Ltd, Hiscox Insurance Company Ltd, MS Amlin Underwriting Ltd, QBE UK Limited and Royal & Sun Alliance Insurance Plc (RSA). Zurich Insurance Plc was also a respondent to the FCA's appeal, but did not separately appeal the decision of the court.

The court addressed the issues arising on the appeals of the FCA with respect to six areas:

1. The interpretation of "disease clauses"
2. The interpretation of "prevention of access" clauses
3. The question of what causal link must be shown between business interruption losses and the occurrence of a notifiable disease
4. The effect of "trends clauses"
5. The significance in quantifying business interruption losses of effects of the pandemic on the business which occurred before the cover was triggered
6. In relation to causation and the interpretation of trends clauses, the status of the decision of the Commercial Court in *Orient-Express Hotels Ltd v Assicurazioni Generali SpA* (trading as Generali Global Risk)

[Read the full article here.](#)

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

Canadian Life Insurance Application Activity Finishes Flat For 2020

By The Insurance Portal Staff, January 20, 2021

Despite a blockbuster month of sales in December 2020 – December had the strongest year-over-year growth of any month in 2020 – the strong finish was not enough to offset months lost at the beginning of the year. Canadian life insurance application activity finished flat in 2020, according to the Canadian MIB Life Index. From the MIB Group Inc. of Massachusetts, the new Canadian MIB Life index shows flat growth for the year, coming in at -0.3 per cent. December application activity jumped 12.2 per cent year-over-year during the last month of 2020, continuing a growth trend that began in September 2020, which offset negative patterns in the first six months of the year.

Read Story (Subscription Required): https://insurance-portal.ca/life/canadian-application-activity-finishes-flat-in-2020/?utm_source=sendinblue&utm_campaign=daily_complete_202101-21&utm_medium=email

Record Growth In US Life Insurance Activity

By The Insurance Portal Staff, January 15, 2021

[Record Growth in U.S. life insurance activity - Insurance Portal \(insurance-portal.ca\)](https://insurance-portal.ca/record-growth-in-u.s.-life-insurance-activity)

In 2020, U.S. life insurance application activity rose four per cent – the highest annual year-over-year growth rate on record, according to the year-end MIB Life Index released Jan. 13.

December 2020 was up 3.7% over December 2019, the highest YOY growth rate for the month of December since 2011.

Younger age groups drove the growth with full year activity over 2019, increasing among ages 0-44 by 7.9% and 3.8% for ages 45-59. Activity for ages 60 and older decreased by -1.7%.

“This is a change from the previous two years when the 60 plus age group experienced growth while the 0-44 age group saw declines, observes MIB.

Month-over-month, December 2020 was down -9.5% compared to November. MIB says this was “an expected, though somewhat stronger than usual, seasonal decline.”

Growth was seen across all face amounts up to and including \$2.5M, with double digit growth in face amounts above \$5M.

“Activity for the younger set ages 0-44 increased across all face amounts, with double digit growth in policies over \$250K and up to and including \$1M as well as over \$5M,” says MIB.

Activity for ages 71 plus increased only in face amounts over \$5M, decreasing in all other categories.

Growth was seen across all product types. “However, younger applicants up to age 30 appear to lean toward indexed or interest sensitive products whereas their older counterparts ages 61+ appear to be more concerned about guaranteed value,” stated MIB.

There was an 11.2% increase in Universal Life insurance applications for ages 0-44 and increases in traditional Whole Life insurance applications for ages 61 and older (7-8%) as well as a decrease in term applications for ages 61 plus (in double digits for those 71 plus).

Insurers Stand Ready To Finance Low Carbon Transition

CLHIA sees shortage of sustainable investment options

by James Langton, Investment Executive, January 19, 2021

https://www.investmentexecutive.com/news/industry-news/insurers-stand-ready-to-finance-low-carbon-transition/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN

Canada’s life insurance industry wants to be part of the solution to the threat posed by global warming, but there’s a lack of sustainable projects to invest in, the Canadian Life and Health Insurance Association (CLHIA) says.

In its submission to an Ontario government consultation on a low-carbon hydrogen strategy, CLHIA said that Canadian life insurers support governments’ efforts to combat the effects of global warming.

“While the immediate impact of climate change — more frequent and severe storms, flooding, drought and forest fires — is obvious to property and casualty insurers, climate change also presents a unique and long-term risk to public health, and consequently to life and health insurers,” CLHIA said.

To help tackle the challenge, the industry aims to supply capital for sustainable infrastructure investment, CLHIA said.

“We recommend the government leverage our industry’s investment capacity in order to expand and accelerate long-term infrastructure projects, allowing Ontario to modernize its infrastructure and make the economy more productive and competitive,” the group said.

Alongside its long-term investment focus, the industry has already invested more than \$50 billion in products or assets that integrate ESG or sustainability factors, CLHIA said.

“However, the industry is able and wants to do more,” the Association said in its submission.

Barriers to greater sustainable investment include a shortage of investable projects and a lack of sustainability standards, CLHIA noted.

“Currently, insurers’ capacity to invest more is not matched by available sustainable assets,” CLHIA said. “Further, there is a lack of simple and clear definitions for sustainable investments and green financial products.”

Building On A Proud Tradition: Beneva Advances From SSQ, La Capitale Merger

By Leo Almazora, Life/Health Professional, January 20, 2021

In many ways, 2020 was an inflection point for insurers. As the global pandemic simultaneously raised demand for financial protection and threw up barriers to in-person transactions, carriers rose to the occasion as they fast-tracked plans for technological adoption and product transformation.

“It has been quite a challenging year for the life and health insurance industry,” said Jean-Francois Chalifoux, Beneva president and CEO. “We had to adapt to a new reality of working remotely, while maintaining our outstanding service standards and exceeding customer expectations. I think to a great extent, the pandemic has been and is still a catalyst for investments in digitalization and increased pace of innovation in terms of product development.”

The upheaval from the pandemic has also been an opportunity for many companies to marry their strengths through synergistic relationships. In the case of Beneva – a union which arose from a “merger of equals” between SSQ Insurance and La Capitale that was made official in July and formally named in December – the new brand was realized partly because of a common interest in putting people first.

“The two companies were founded a little over 75 years ago as mutual insurance organizations, and we feel it’s important to stay loyal to our roots,” Chalifoux said. “We want to offer our employees, our customers, and our partners peace of mind, and we want to provide a personalized and attentive experience along the way.”

Tracing the companies’ history back to the past century, he said, shows “the ultimate example of shared economy.” Insurance, whether through life insurance or the P&C market, offered a mechanism for people to pool their resources together and provide assistance when one member of the community goes through a hard time. Chalifoux and others at Beneva believe that even now in 2021, there is still room in the industry for solid, mutual organizations with the right values.

[Read the full article here.](#)

Analysis Shows 45 Of Australian Banking Royal Commission's 76 Recommendations Have Yet To Be Implemented And Four Have Been Abandoned

By Ben Butler, The Guardian, January 18, 2021

More than half of the recommendations made by the banking royal commissioner, Kenneth Hayne, have either been abandoned or are yet to be fully implemented, almost two years after the treasurer received the inquiry's final report and vowed to take action on all recommendations.

Regulators put implementation of some recommendations on hold during the peak of the coronavirus crisis, but consumer groups fear Josh Frydenberg has taken advantage of the delay to undermine the pro-regulation consensus established by the royal commission, which followed more than five years of scandal in the financial services industry.

Frydenberg said that despite the coronavirus crisis more than 70% of the royal commission's recommendations requiring action by the executive government had been implemented since he received the report from Hayne at a frosty handover meeting in Canberra on 1 February 2019.

However, an analysis by Guardian Australia of all 76 of Hayne's recommendations shows that 45 have yet to be implemented and four have been abandoned.

Three, which involve reviews of progress in making changes, are not yet due.

Recommendations ditched include Hayne's very first: that laws requiring banks to lend responsibly not be changed.

Instead, Frydenberg in September announced that the laws, which had been attacked by the banks in a lobbying campaign and in parliament by government backbenchers, would be repealed entirely to remove "unnecessary barriers to the flow of credit to households and small businesses".

Gerard Brody, the chief executive of the Consumer Action Law Centre, which provided the royal commission with some of the case studies it examined during hearings, said the government was "just walking away from some of the core recommendations".

[Read the full article here.](#)

No Accounting For Australia's Banks? Treasurer Frydenberg's Response To The Royal Commission Is On Hold

Treasurer links dumping of key recommendations to stimulating economy as consumer advocates fear lessons from royal commission have been lost

By Ben Butler, The Guardian, January 18, 2021

Goodbye Kenneth Hayne's grim crackdown on banks behaving badly. Hello Josh Frydenberg's exciting new world of free-flowing credit.

And damn the consequences for the ordinary punter.

Nearly two years after Hayne, the banking royal commissioner, handed his final report to the treasurer at a meeting in Canberra as frosty as the capital's winter mornings, this is where we stand.

No longer in the headlines are the tales of banks behaving badly that helped prompt Hayne's inquiry: financial planners getting as rich as plum pudding by ripping off their clients; rubbish insurance that can never be claimed; the callous treatment of distressed borrowers.

With coronavirus wreaking havoc on health and economies across the world, there's room for little else.

That's how, as the 1 February anniversary of Hayne's final report approaches again, we find ourselves with more than half of the commissioner's recommendations either abandoned or yet to be implemented, despite the treasurer pledging to bring in the lot.

Nonetheless, Frydenberg hasn't wasted the crisis.

It is true that he and the rest of the Morrison government were dragged kicking and screaming to inject meaningful stimulus into the economy – their initial response, on 12 March last year, was a pathetically small \$17.6bn package that was soon overwhelmed by events, and it took another two goes in as many weeks before they settled on the program that was actually big enough to make a difference, jobkeeper.

To make room for the crisis response, implementation of Hayne's agenda – 76 recommendations designed to bring a renegade banking sector within the operation of the law – was put on hold for six months.

But while there was not time to act on Hayne's wishlist, which focused on protecting consumers from financial predation, there appears to have been plenty of room to get cracking on the Frydenberg program of trying to get money flowing by pumping up lending and cracking open people's super savings – a move that happily doubled as an attack on the industry super sector, despised by many on the conservative side of politics for its links to the union movement.

[Read the full article here.](#)

GFIA Reports On Insurers' Cyber Risk Awareness Initiatives

By Duffie Osental, Insurance Business Canada, January 21, 2021

[GFIA reports on insurers' cyber risk awareness initiatives | Insurance Business \(insurancebusinessmag.com\)](#)

The Global Federation of Insurance Associations (GFIA) highlighted the cyber risk and cyber insurance awareness initiatives being undertaken by the insurance industry around the world in a recently released report.

In the report, GFIA outlined the goals, communication methods, target audiences, and partnerships among the different industry associations across the globe.

“We initially completed our research in January 2020 but, before we could publish the report, the global COVID-19 pandemic struck,” the GFIA said in its report. “Recognizing that the pandemic and the ‘work from home’ environment would have significant implications for cybersecurity and cyber underwriting, we decided to delay publication so that we could conduct additional inquiries into how the insurance industry has adjusted its awareness campaigns.”

Included in the report are initiatives from the Canadian Life and Health Insurance Association, the Insurance Bureau of Canada, the Dutch Association of Insurers, the General Insurance Association of Japan, the General Insurance Association of Korea, the Insurance Council of New Zealand, Insurance Europe, and the Portuguese Association of Insurers.

According to GFIA, many of the initiatives share common characteristics, including a focus on small and medium enterprises (SMEs) and a recognition of the importance of reaching out to brokers.

The Insurance Bureau of Canada, for instance, commissioned a poll to examine how members of Canada’s SME community felt about cyber risk as a growing threat to gauge their cyber readiness, awareness, and interest in risk management.

Similarly, the Insurance Council of New Zealand held seminars for SMEs and brokers, and provided material in order to further disseminate information about cyber risks and cyber insurance cover.

“Because they are smaller, SMEs often lack in-house cyber expertise, which leaves them without a full understanding of cyber risks and, therefore, particularly vulnerable,” said GFIA. “[Meanwhile], several associations [also] noted the importance of their outreach to brokers, which are an important link in reaching SMEs.”

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

McKinsey To Insurance: Get Younger, Get Digital And Get Flexible

By John Hilton, InsuranceNewsNet.com, January 18, 2021

The insurance industry is going to have to get younger, more digitally savvy and come up with more versatile products. Oh, and employees will probably not be coming back to the office.

Otherwise, it should be business as usual for the next decade.

Training its viewfinder on 2030, McKinsey & Co. analysts see these changes as core focus points for the insurance industry and those who wish to remain competitive along the distribution chain.

A pair of McKinsey analysts briefed members of the National Association of Independent Life Brokerage Agencies last week during the trade association's virtual NAILBA 39 Engage event.

Jonathan Godsall, partner at McKinsey, co-authored a report on the future of the insurance industry with Andrew Reich, associate partner. They settled on three main themes impacting the industry, further broken down into three sub-themes each:

[Read the full article here.](#)

What Could Push Facebook And Amazon Into Offering Insurance

By Greg Meckbach, Canadian Underwriter, January 12, 2021

If the federal government goes forward with giving fintechs increased access to consumer financial transaction data, this could encourage large tech players such as Amazon and Facebook to get into the insurance business, a Canadian P&C expert suggests.

"Nobody ever thought that Facebook would somehow be influential in elections. I think insurance is no different," said Steve Masnyk, a long-time insurance lobbyist and current managing director of the Canadian Association of Managing General Agents.

Masnyk was commenting on how open banking could change how insurance is sold in Canada.

In an interview with *Canadian Underwriter*, Masnyk said it's possible that a large tech company such as Amazon would want to get involved in the insurance business if Canada moves forward with consumer-directed finance.

Federal Finance Minister Bill Morneau appointed the four-member Advisory Committee on Open Banking in 2018. In January 2020, that committee recommended that the federal government promote what it calls "consumer-directed finance."

The idea is to help consumers benefit from a broader range of financial products and services by giving fintechs and other financial service providers increased access to consumer financial transaction data, which the fintechs could use to develop products more tailored to consumer needs and preferences.

[Read the full article here.](#)

Covid-19 Accelerates The Rise Of “Stakeholder Capitalism” And Corporate Social Responsibility Expectations: S&P

The purpose of the corporation is undergoing a fundamental transformation

By James Langton, Investment Executive, January 19, 2021

The traditional corporate imperative of maximizing shareholder value is increasingly under siege from a shift to “stakeholder capitalism,” which has accelerated during the pandemic, says S&P Global Ratings.

In a new white paper, the rating agency examined the phenomenon of companies drifting away from their historical focus on maximizing shareholder returns toward creating long-term value for a broader audience, including customers, employees and society at large.

“Recent surges in sustainable investing and increasing market scrutiny of ESG factors are calling into question the purpose of corporations and asking where their responsibilities to society begin and end,” said Michael Wilkins, senior research fellow, sustainable finance, at S&P.

The Covid-19 pandemic has accelerated this trend. As governments have stepped in to help cushion the economic effects of the pandemic on businesses, expectations of corporate social responsibility have increased, S&P noted.

“The Covid-19 crisis has reaffirmed the materiality of sustainability-related risks and the deep links between businesses and their stakeholders across the value chains,” Wilkins said.

As a result, “companies are now expected to invest more in employee health and wellbeing, safety protocols, fortifying cyber security, and ensuring business continuity,” — and they ignore those priorities at their peril, the white paper said.

“The appearance of unduly profiting from the pandemic or excessively bowing to shareholder interests could result not only in reputational damage but also extend to undermining a company’s license to operate,” the paper said, noting that this approach has backfired on a number of companies.

“In contrast, other businesses are taking actions that may ultimately strengthen employee engagement, brand, reputation, and ultimately business resiliency.”

[Read the full article here.](#)

UPCOMING WEBINARS AND EVENTS

Free Virtual Event: Victor Dodig | “Building a Sustainable and Inclusive Economy for the Future”

Wednesday, January 27, 2021, 12:30 PM - 1:30 PM ET

As we enter a new year, we remain focused on the social and economic challenges created by the COVID-19 pandemic. However, we are also on the road to economic recovery, aided by the deployment of vaccines and other measures which will enable the economy to rebound and grow.

As we come back, we have an opportunity to build a stronger Canadian economy – one that is focused on sustainability and that recognizes the critical value of inclusion to maximizing our potential.

Join Canadian Club Toronto on January 27th as Victor Dodig, President & CEO of CIBC, takes our podium to discuss the responsibility that organizations and leaders have when it comes to building a sustainable, inclusive economy of the future.

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

[Register Now](#)

Are Digital Business Platforms Still Key To Insurance Modernization? | Digital Insurance (dig-in.com)

Thursday, January 28, 2021, 2:00 p.m. EST

While insurers know that new technologies, increasing competition, changing consumer behaviors, intensifying focus on the bottom line, and turmoil caused by the pandemic have greatly impacted the industry, many struggle with the best approach to meet these challenges. NTT DATA's 2019 Digital to the Core global research has pointed to Digital Business Platforms (DBPs) as the solution. Yet, what do insurers say today about DBPs as we enter 2021?

As an update to the original research, NTT DATA recently polled N.A.-based insurers about their expectations for DBPs as the launch pad for their 2021 initiatives. Join leaders from F&G, Jackson, and NTT DATA on January 28th at 2:00 p.m. ET for a live, thought-provoking discussion, where our panelists will help you understand the results. Make plans now to attend!

What You'll Learn:

- Are DBPs still key to modernizing and leveraging legacy core and distribution systems?

- Do insurers still view the DBP as the solution to keep pace with how customers and partners want to interact?
- Are DBPs the best way to rapidly launch new products and services?

[Register Now](#)

Beyond the Press: How to Move from Talk to Action to Achieve Diversity & Inclusion On Boards and In the Workplace

February 2, 2021, 12:00 to 1:00 p.m. EST

“Diversity and inclusion is about capturing the uniqueness of the individual; creating an environment that values and respects individuals for their talents, skills and abilities to the benefit of the collective.” – Canadian Centre for Diversity and Inclusion

Organizations that maintain strong practices around diversity and inclusion nurture innovative ideas, encourage engaged management and harvest empowered employees. Failure to promote these practices can lead to harmful ‘groupthink’, disengaged management, unhappy employees, and, as we see more and more frequently, severe public scrutiny.

Miller Thomson LLP invites you to join us on February 2, 2021 for a panel discussion on how to strategically advance diversity and inclusion on boards and in the workplace. Our panelists will share their tips on how:

- to identify what diversity means for your organization
- to create and enforce an organizational culture rooted in diversity and inclusion, including managing complaints
- to meet and exceed human rights and accessibility standards and foster equal opportunity in the workplace
- to promote D&I in a way that fosters positive stakeholder and public engagement

[Register Now](#)

You're invited: GTA Virtual Convocation & Awards Ceremony

Convocation is an annual gathering for us to celebrate our graduates and recognize the people whose hard work helped to create the vibrant chapter that we have today.

As a member of the industry, you are invited to join us to honour achievements and professionalism in insurance. Celebrate your peers and make new connections from the comfort of home. Everyone is welcome to attend!.

Date: Wednesday, February 17, 2021

Location: Online

Ceremony: 5:00 p.m. - 6:15 p.m. (EST)

Networking: 6:15 - 7:15 p.m. (EST)

Cost: Free for graduates, personal guests and industry personnel

This year's keynote is World-Renowned Performing Artist, Shaun Boothe.

The networking portion of convocation is a valuable opportunity to meet and have conversations with other professionals in a smaller group of your choice.

Registration for GTA Convocation ends Jan. 25!

Questions or interested in sponsorship? Contact Tracy Bodnar at gtaevents@insuranceinstitute.ca for more information!

Let's talk soon,

The Insurance Institute of Ontario

[Register Now](#)