

CAFII ALERTS WEEKLY DIGEST: JANUARY 23 TO JANUARY 29, 2021

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REGULATOR/POLICY-MAKER NEWS

Step Up Cybersecurity, AMF Implores Financial Industry

Regulator calls on industry firms to “significantly” ramp up their vigilance

By James Langton, Investment Executive, January 28, 2021

[Step up cybersecurity, AMF advises | Investment Executive](#)

Citing a growing number of cybersecurity incidents in the financial sector, the Autorité des marchés financiers (AMF) has sounded the alarm for firms to up their defences.

The AMF has issued a call to financial institutions to ensure they properly assess their security risks, and take necessary steps to bolster their cyber defences and privacy controls.

“The latest incidents further highlight the ever-present threat that information technology risks pose to all organizations,” said Louis Morisset, president and CEO of the AMF.

Morisset noted that the AMF has been warning firms about cyber threats since 2013.

“Today, we are asking them again to significantly heighten their vigilance and further strengthen monitoring of their technological environments,” he said.

In particular, the regulator called on firms to carry out penetration testing, “in order to assess the operational effectiveness and adequacy of the controls in place.”

It also recommended that firms remind their employees about the threat of phishing and other information security risks. Further, that firms ensure they have robust business continuity plans in place, “to deal with any possible crisis management scenarios and minimize any potential damage.”

Cybersecurity has long been a critical industry concern, and this has only been intensified with the widespread shift to remote working that was prompted by the Covid-19 pandemic.

In the wake of that shift, the AMF has been emphasizing the level of security required to oversee employees’ remote-access arrangements.

“These messages are just as relevant now,” it said in a release.

Revamped Banking Ombudsman Could Strengthen Dispute Resolution For Customers

By James Bradshaw, Banking Reporter, The Globe and Mail, January 27, 2021

An Ontario government task force is pushing the province to set a national standard for protecting investors by giving a revamped ombudsman the power to make binding decisions and award more generous compensation for successful complaints against investment firms. The task force urges Ontario's government and securities regulator to designate a service for resolving customer disputes and give it new authority within a year. That could help bolster customers' recourse against investment managers and resolve long-standing concerns that the current system puts some customers at a disadvantage when pressing complaints. The Ombudsman for Banking Services and Investments (OBSI) is a national body that resolves disputes between investment firms and their customers, and also among some banks and their retail banking clients over issues such as credit card fraud, fees or penalties on mortgages. But banks and investment dealers are not bound by OBSI's decisions, and have sometimes ignored its guidance or offered less generous settlements. The task force recommends that either OBSI be revamped, or that a new Ontario-made dispute-resolution body be created from scratch, with powers to issue binding orders and raise the maximum compensation that can be awarded from \$350,000 to \$500,000. In a 2019 assessment, the International Monetary Fund (IMF) criticized Canada for not offering investors an ombudsman that can make binding decisions – a recourse already available in countries such as Britain and Australia. Most of Canada's major banks, which own large investment dealers, did not comment on the proposal in submissions to the task force. But Royal Bank of Canada expressed concerns that the changes would shift OBSI's role as "impartial arbitrator" to one with "attributes of a regulator," and could create delays by causing more investors to turn to OBSI.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-revamped-banking-ombudsman-could-strengthen-dispute-resolution-for/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-1-28_7&utm_term=Revamped%20banking%20ombudsman%20could%20strengthen%20dispute%20resolution%20for%20customers&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb

Allianz CEO Calls For Overhaul Of European Regulators' Capital Investment Rules

By Ryan Smith, Insurance Business Canada, January 28, 2021

https://www.insurancebusinessmag.com/ca/news/environmental/allianz-ceo-argues-for-regulatory-overhaul-in-europe-244788.aspx?utm_source=GA&utm_medium=20210128&utm_campaign=IBCWMorningBriefing-20210128&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

The CEO of Allianz has called on European regulators to overhaul their capital rules in order to allow insurers to invest more heavily in climate-friendly infrastructure products.

“Today, the regulatory framework we have in Europe has actually disincentivized us helping with the transition,” Oliver Bäte said Wednesday during a virtual meeting of the World Economic Forum discussing how to finance the low-carbon transition, Reuters reported.

The German insurer is subject to a European regulatory framework called Solvency II, enacted after the financial crisis to ensure that insurers have enough money put aside to pay claims during any future economic downturn.

However, many have slammed the regulations for forcing insurers to set aside too much money, making it less worthwhile to invest in some assets, according to Reuters.

“We are over-capitalizing ... investments in infrastructure,” Bäte said. “It’s one thing if you invest in publicly traded equities, which can be very volatile [and] lose value for quite a while, but we’re applying the same logic to infrastructure investments, even though the risk is very different.”

Policymakers are calling for private-sector capital to help fund the global energy transition, Reuters reported. With that in mind, Bäte said that the capital rules needed to be overhauled “very quickly.”

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Sun Life Gives Workers Extra Day Off To Combat COVID Fatigue

CEO says decision made to support employees’ well-being during trying period

By Bloomberg News, January 22, 2021

https://www.wealthprofessional.ca/business-news/sun-life-gives-workers-extra-day-off-to-combat-covid-fatigue/337157?utm_source=GA&utm_medium=20210122&utm_campaign=WPCW-Breaking-2-20210122&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Sun Life Financial Inc. is giving employees an extra paid day off next month to help them cope with the strains of the pandemic.

Employees will be given February 12 off to “support your well-being and take time for yourself,” Chief Executive Officer Dean Connor said in a memo seen by Bloomberg News.

“The Sun Life executive team and I will continue to make your health and wellness a priority in 2021,” Connor said in the memo. “Whether it’s isolation, balancing responsibilities at home, general fatigue or anxiety about the pandemic, we know it hasn’t been easy.”

Connor, who has led the Canadian insurance and investment company for about a decade, is retiring in August and handing the reins to Chief Financial Officer Kevin Strain.

National Bank Promotes Markets Leader To New COO Role

Laurent Ferreira could be on his way to the CEO's office in the future

by Kevin Orland, Bloomberg, January 27, 2021

https://www.wealthprofessional.ca/business-news/national-bank-promotes-markets-leader-to-new-coo-role/337271?utm_source=GA&utm_medium=20210127&utm_campaign=WPCW-MorningBriefing-20210127&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

National Bank of Canada promoted financial markets co-head Laurent Ferreira to chief operating officer, setting up the executive as a potential successor to Chief Executive Officer Louis Vachon.

Ferreira, 50, will report directly to Vachon and the board in the new role and provide strategic leadership for National's personal and commercial banking, wealth management and financial markets business, along with its operations and information technology functions, the Montreal-based company said Tuesday. He assumes the new position, reviving a role Vachon once held, on Feb. 1.

The move positions Ferreira as a top candidate to succeed the 58-year-old Vachon, who has led National Bank since 2007, making him the longest-serving CEO among Canada's six largest banks. Vachon also served as COO for less than a year before becoming CEO. Ferreira has been with National Bank for 23 years and held a variety of roles in the financial markets division. Since 2019 he also has been co-managing the bank's digital overhaul and cultural transformation, the bank said.

"This appointment recognizes Laurent's outstanding leadership and strong track record of driving performance," Vachon said in a statement. "Laurent's contribution to the transformation of the bank and the evolution of our agile and human-centric culture was significant over the past few years."

Denis Girouard, who had shared oversight of the financial markets business with Ferreira, will assume sole leadership of the division. Girouard has been with National Bank for 31 years.

Under the new setup, Vachon will continue to have direct supervision of risk management, employee experience, the chief financial officer and international development.

RBC Insurance Adds Par Whole Life Product To Lineup

By The Insurance Portal Staff, January 26, 2021

[RBC Insurance adds par whole life product to lineup - Insurance Portal \(insurance-portal.ca\)](#)

RBC Insurance announced on January 26 that it is adding a new participating whole life product, RBC Growth Insurance, to its lineup.

The insurer says that benefits of the new par product “include tax deferred growth; retirement funding; guaranteed coverage, premiums, and death benefit; and an increasing death benefit where dividends paid can be reinvested into the insured's policy, compounding over their lifetime in a tax-deferred manner.”

RBC Insurance says that applying for the product is “simple and fast.” Applicants who need less than \$500k in coverage and are under the age of 55 can apply using a 10 question e-application. Using this questionnaire, eligible clients may know if they are approved for coverage within just a few days, says the insurer.

RBC says the coverage also offers an “industry-first” guaranteed insurability benefit on children. The Juvenile Guaranteed Insurability Benefit is included on all standard risk policies issued for children under the age of 18 for no additional premium. This benefit allows children to apply for more whole life or term insurance after their 18th birthday regardless of changes to their health, says the company.

The product also includes a conversion option. “RBC Term Insurance clients who convert to RBC Growth Insurance can also accelerate the tax-deferred growth inside their policy with a deposit option that not only provides great flexibility after issue, but can be added to converted term policies without having to provide updated health and lifestyle details (evidence of insurability),” explains the insurer.

"The decisions we make now will determine our financial future, even when we are no longer here to provide for our loved ones," says Maria Winslow, Senior Director, Life & Health, RBC Insurance. "Our Growth Insurance offering can help our clients financially safeguard their loved ones, play a key role in estate planning and set up a stable retirement asset while guaranteeing life insurance coverage."

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Mortgage Deferrals Fall Sharply Since Worst Days Of COVID-19, As Most Canadians Resume Payments

By Rachelle Younglai, The Globe and Mail, January 26, 2021

The mortgage deferral cliff has flattened out. Canadian banks had 37,582 active mortgage deferrals on their books as of the end of December 2020, or 0.8 per cent of their residential mortgages, according to the Canadian Bankers Association. Over the course of last year, banks provided about 800,000 mortgage deferrals, or nearly 17 per cent of their residential loan book, as homeowners faced financial stress when governments shut down large swaths of the economy to stop the spread of the COVID-19 pandemic. But the vast majority of those deferrals have now expired with most mortgage holders resuming loan repayments, according to the bank association. “If you look at the number of mortgage deferrals that are left in the system, it’s a small fraction of what it was. No smoke, no cliff,” said Benjamin Tal, deputy chief economist with Canadian Imperial Bank of Commerce.

Early in the health crisis, Canada Mortgage and Housing Corp. had warned of a looming mortgage deferral cliff. The agency, as well as a handful of real estate professionals, said there was risk that homeowners would be unable to resume mortgage payments when their deferrals expired, leading to a rise in mortgage delinquency rates, people losing their homes and a flood of houses hitting the market. But that has not happened, not even for mortgage holders who required insurance, which are borrowers who had a down payment of less than 20 per cent of the purchase property price.

Read Story (Subscription Required): [Mortgage deferrals fall sharply since worst days of COVID-19, many resume payments - The Globe and Mail](#)

Canada's Vaccination Rollout Will Lag 6 Months Behind U.S., Europe: Forecast

By Daniel Tencer, Huffington Post, January 27, 2021

[Canada's Vaccination Rollout Will Lag 6 Months Behind U.S., Europe: Forecast \(msn.com\)](#)

In a report released Wednesday, the U.K.-based Economist Intelligence Unit (EIU) warned it will take longer to immunize the world against the novel coronavirus than expected, with many middle-income countries not seeing a COVID jab until 2023, and lower-income countries waiting until 2024, "if it happens at all."

Wealthy countries, including Canada, are expected to have their most vulnerable populations vaccinated by the end of March of this year, the EIU report predicted.

But when it comes to the general population, the U.S. and European Union can expect their mass immunization programs to be done by the end of this year, while other developed countries, including Australia, Canada and Japan, will only achieve that by mid-2022.

The Pfizer-BioNTech vaccine is produced in the U.S. and Belgium, the AstraZeneca vaccine is produced in the U.K., and the Moderna vaccine in the U.S. and Switzerland.

Shipments of Pfizer's vaccine, including to Canada, were unexpectedly delayed this month because of production slowdowns at its plant in Puurs, Belgium, which is being expanded to handle the expected production of 2 billion vaccine doses this year.

Tensions between Canada and the European Union erupted this week when Germany asked the European Commission (EC) for powers to block exports of EU-produced vaccines. The rule would require drug makers to get government approval before shipping vaccine doses out of Europe.

At the same time, EC President Ursula von der Leyen said the commission is planning to set up an "export transparency mechanism" that would allow Europeans to see where shipments of EU-produced vaccines are going. Such a move could pressure drug makers into prioritizing European countries.

Prime Minister Justin Trudeau said Tuesday that the situation in Europe is worrying, but he is “very confident” Canada will get the doses it contracted for. He noted that shipments of the Moderna vaccine remain on schedule. Moderna’s vaccines, which are produced in Switzerland, would not be subject to an EU export ban.

The EIU report noted that wealthy countries have pre-ordered 6.4 billion doses of various COVID-19 vaccines — the principal reason the report points to for the slow roll-out in lower-income countries.

Canada leads the way on advance purchases of vaccines, having bought enough to vaccinate the entire population five times over — more than any other country surveyed in the EIU report.

Bill Gates: Treat Future Pandemics Like The Threat Of War

In his annual letter, the billionaire says the world was caught out by COVID but next time will be different

by James Paton, Bloomberg, January 27, 2021

[Bill Gates: Treat future pandemics like the threat of war | Wealth Professional](#)

Billionaire philanthropist Bill Gates outlined an ambitious plan to stop the next pandemic, calling for a global alert system, massive testing, a cadre of 3,000 “first responders” ready to spring into action and tens of billions of dollars of annual spending.

“To prevent the hardship of this last year from happening again, pandemic preparedness must be taken as seriously as we take the threat of war,” Gates wrote in an annual letter Wednesday. “The world wasn’t ready for the Covid-19 pandemic. I think next time will be different.”

Bill and Melinda Gates, who oversee the Seattle-based Gates Foundation, set their sights on the next crisis as the globe struggles to slow a pathogen that has infected more than 100 million people. Countries -- mainly wealthy ones -- are ramping up vaccine delivery in a race to catch up with the virus.

By the time the next pandemic arrives, Gates said he hopes to see “mega-diagnostic platforms, which could test as much as 20% of the global population every week.” The overall cost to defend the world sounds huge, though not compared with the \$28 trillion estimated cost of Covid-19, he said.

“The world needs to spend billions to save trillions,” he said.

The success of messenger RNA vaccines in combating Covid-19 should pave the way for huge advances over the next five years in the development of new shots, he said. The technology shows potential to one day help overcome diseases such as HIV, tuberculosis, and malaria. The Gates Foundation has invested \$1.75 billion in the fight against Covid-19, according to their letter.

One of the significant concerns is the threat of “immunity inequality,” where only rich people have access to vaccines, Melinda Gates wrote.

“Until vaccines reach everyone, new clusters of disease will keep popping up,” she said. “Those clusters will grow and spread. Schools and offices will shut down again. The cycle of inequality will continue.”

Mastercard Expects Near-Term Rebound In Travel From Pandemic Slump

By Niket Nishant, Reuters, January 28, 2021

MasterCard Inc. on Thursday signalled a near-term rebound in business as it expects an uptick in travel due to easing lockdowns and improved COVID-19 vaccination efforts, after the credit-card giant beat estimates for fourth-quarter profit.

In the December quarter, the company’s revenue declined at a slower pace than in the preceding quarters, although the pandemic continues to weigh on its cross-border volumes.

Business travel will take longer to recover than personal travel, the company said, and also indicated it does not expect spending in the current quarter to improve from its January levels, which have been boosted by the stimulus package.

In the third week of January, transactions in the U.S. were up 7%, but those outside the United States dropped 2%, the company said.

While travel has taken a massive hit due to the pandemic, a surge in contactless payments has helped card companies mitigate the impact of the health crisis to a certain extent.

“Progress may not be linear, but we believe there is significant pent-up demand for travel. And we continue to expect to see improvements in the second half of the year,” chief executive officer Michael Miebach said on a post-earnings call.

[Read the full article here.](#)

Delta Airlines To Activate 400 Idled Pilots In Sign Of Travel Optimism

By Mary Schlangenstone, Bloomberg News, January 25, 2021

Delta Air Lines Inc. will return 400 pilots to full flying status by this summer, betting that the expansion of coronavirus vaccinations will trigger a rebound in travel demand.

The plan is “well ahead” of when the company originally estimated it would restore pilots to full active status, John Laughter, Delta senior vice president of operations, said in a January 21 memo. The decision was based in part on available training capacity in March and April and facilitated by Delta’s US\$2.9 billion share of a second round of federal payroll aid for U.S. carriers.

The improved outlook builds on Delta’s expectation that it will end daily cash losses in the second quarter, and potentially turn a profit in the third. The upbeat comments -- in contrast to a more dour

outlook last week from United Airlines Holdings Inc. -- have spurred hopes that a recovery will begin after a tough first quarter in which Delta expects to burn as much as US\$15 million a day.

"We're cautiously optimistic that demand will increase as vaccinations roll out across the world, and we look forward to restoring all affected pilots back to full flying status as the recovery continues," Laughter said.

[Read the full article here.](#)

United Airlines Foresees Strong International Profits Once Borders Re-Open

By Tracy Rucinski, Reuters, January 21, 2020

[United Airlines sees strong international profits once borders reopen - The Globe and Mail](#)

United Airlines expects profit margins from its international business to recover more quickly and strongly than those from domestic flying once borders reopen, a policy it is actively lobbying the new U.S. government to pursue, executives said on Thursday.

Chicago-based United said it expects international demand to outstrip supply in a pandemic-hit industry that has forced some airlines out of business and others to retire many of the wide-body jets traditionally used for international flying.

And United, which posted a deep quarterly loss on Wednesday, has the capacity to tap into that demand, Chief Commercial Officer Andrew Nocella said on a quarterly conference call.

"I add up all those facts. There are simply fewer wide-body aircraft in the fleets around the world. There's, in particular, fewer of the very large ones with the very large business class cabins," Nocella said.

He said United, which has been revamping its business class product, has been counting the number of Boeing 747s and Airbus A380s that used to fly to the United States and are no longer in global airlines' fleets and also alluded to one competitors' withdrawal from the transatlantic market.

Last week, Norwegian Air, said it will seek government help and end its transatlantic flights that less than a decade ago challenged long-established rivals.

U.S. airlines have received \$40 billion in federal payroll aid, much of that in the form of grants that don't have to be repaid, under two separate COVID-19 relief packages, and a separate \$25 billion in low-interest government loans.

On his first full day in the White House, U.S. President Joe Biden moved swiftly to fight the COVID-19 pandemic with proposals focused on boosting vaccines and increasing testing, two factors that airlines say will be key to restarting international travel hit by border closures.

Banff Business Group Suggests Rapid COVID-19 Tests To Re-Open Economy Safely

by Maan Alhmidi, The Canadian Press, January 22, 2021

A group of large businesses in Banff National Park is proposing a rapid COVID-19 testing project meant to help re-open the economy safely.

Yannis Karlos, the head of the group, said rapid testing can guarantee the safety of the community while allowing the return to a semblance of normality in a place heavily dependent on tourism.

“We’re just looking for options to take a different approach to ensure that our community remains safe,” said Karlos, who owns a distillery and restaurant in Banff, Alberta.

Karlos said the group of businesses that represent 5,300 employees would cover the costs of deploying COVID-19 rapid tests if the Alberta government will supply them.

“The way we envision it is becoming a public-private partnership, so we’re looking for some assistance from the municipality as well as from the province,” he said.

Town of Banff spokesman Jason Darrah said the municipality will support the project.

Sandy White, the co-founder of a coalition of academics, medical professionals and business leaders called Rapid Test and Trace Canada, which is working with the businesses in Banff, said millions of rapid tests already bought and distributed by the federal government are sitting in warehouses across Canada because provincial governments are either unable or unwilling to deploy them.

[Read the full article here.](#)

Miami Heat Bringing Back Some Fans, With Help From Coronavirus-Sniffing Dogs

By Tim Reynolds, The Associated Press, January 24, 2021

The Miami Heat are bringing back some fans, with help from some dogs.

The Heat will use coronavirus-sniffing dogs at American Airlines Arena to screen fans who want to attend their games. They’ve been working on the plan for months, and the highly trained dogs have been in place for some games this season where the team has allowed a handful of guests – mostly friends and family of players and staff.

Starting this week, a limited number of ticket holders will be in the seats as well, provided they get past the dogs first.

“If you think about it, detection dogs are not new,” said Matthew Jafarian, the Heat’s executive vice-president for business strategy. “You’ve seen them in airports, they’ve been used in mission critical situations by the police and the military. We’ve used them at the arena for years to detect explosives.”

The first Heat game with ticket holders is set for Thursday against the Los Angeles Clippers. Monday is the first day that season ticket holders will be able to start securing their seats.

The Heat have sold out 451 consecutive games, the sixth-longest streak in NBA history. Sell-outs obviously aren’t happening this year. The Heat will keep attendance at less than 2,000 for now, or less than 10 per cent of the arena’s typical capacity.

“Please note that seating will be very limited, as we will be observing proper physical distancing,” the team said in its letter to season ticket holders.

The coronavirus-sniffing dog idea has been put into place at airports in Dubai and Helsinki in recent months. At Heat games, fans arriving for the game will be brought to a screening area and the detection dogs will walk past. If the dog keeps going, the fan is cleared; if the dog sits, that’s a sign it detects the virus and the fan will be denied entry.

Other protocols the Heat will use: A health screening questionnaire will be mandatory for all guests, masks must be worn continually and only soda and water will be sold. All transactions will be cashless and if a fan feels ill during a game, isolation rooms will be available.

[Read the full article here.](#)

Nova Scotia Discovers Grassroots Success With COVID-19 Rapid-Test Kits

By Justine Hunter, The Globe and Mail, January 26, 2021

Downtown Halifax’s restaurants and bars have become home to volunteers offering rapid COVID-19 tests so patrons can socialize with some assurance they are free of the virus, an experiment that is giving a window into what a new normal could look like.

Since the pop-up clinics launched in Nova Scotia in December, just a handful of the nearly 14,000 people who have been tested were confirmed to have COVID-19. Public-health officials in Nova Scotia see even that low rate as a success: Fifteen people who were asymptomatic – and likely shedding the virus – did not end up inadvertently spreading COVID-19 in their community. As well, by testing asymptomatic individuals, the province is gaining an early warning system for potential outbreaks.

While health authorities across the country have been slow to utilize the millions of rapid test kits acquired by the federal government, the Nova Scotia experiment is demonstrating a grassroots-powered public-health program that is uncomplicated and nimble.

Those doing the tests are recruited from the general public, and they become ambassadors for testing as a way to help live with the pandemic.

"We wanted to have something that helped us know how many asymptomatic people were out there who had COVID, but also to offer people the opportunity to start thinking about routine testing as part of their safer COVID living," said Dr. Lisa Barrett, who spearheaded the program. "It gets the community engaged."

The program fits with the recommendations of Health Canada's COVID-19 Testing and Screening Expert Advisory Panel, which says the tests do not need to be performed by a health professional – an important shift that could help overcome bottlenecks and limited capacity in lab-based testing capacity. But in other provinces, public-health officials still insist that these tests need to be administered by someone with medical training.

[Read the full article here.](#)

Cruise Line Says Only Vaccinated Passengers Can Sail

By Francesca Street, CNN, January 22, 2021

Given all the problems faced by the cruise industry in 2020, the announcement by one operator that all passengers must be fully vaccinated for Covid-19 before they board sounds sensible.

But when Saga Cruises this week became the first to introduce the requirement, not everyone agreed -- the British operator was inundated with so many responses, good and bad, it temporarily made its Twitter account private while it dealt with them.

Nevertheless, the move by Saga will be eagerly watched by many in the cruise industry interested to see if whether a vaccine rule will help kick start travel, or prove as divisive as other attempts to work around COVID.

Saga, which caters mostly to British people over the age of 50, told CNN Travel that the vaccinated-passengers-only rule was prompted by the results of a recent customer poll, which suggested 95% of regular Saga customers would support such a policy change.

Saga Holidays' CEO Chris Simmonds said in a statement that the decision was made partly because "many of our customers [are] amongst the first groups of people to be offered the vaccine."

"With this in mind and having spoken with our customers, we want to ensure we are providing the safest possible experience whilst they are on holiday with us," said Simmonds.

As well as offering cruises, Saga also organizes tours and all-inclusive holidays. Travelers will also need to be vaccinated before embarking on these vacations.

Before boarding a Saga ship, passengers must have had both Covid-19 jabs at least 14 days before departure.

Right now, Saga's operations are paused, but the company aims to restart cruises in May 2021. If the UK's vaccine rollout goes to plan, by then, a substantial number of Brits over 50 should have been inoculated against coronavirus.

Saga said crew, who largely skew younger, would not need to be vaccinated before working on board, stating that other protocols would be in place to protect staff until they're able to receive inoculation.

[Read the full article here.](#)

Vaccine Tourism': Perks And Problems Of Travelling To Get COVID-19 Shots

By Saba Aziz, Global News, January 25, 2021

When the U.S. state of Florida opened its coronavirus vaccines to anyone above the age of 65 earlier this month, Canadian seniors who were already hunkered down in the southern state for the winter jumped at the opportunity.

Snowbirds Perry and Rose Cohen were among them. The Toronto couple will get their second shot of the Moderna vaccine on Tuesday.

While the Cohens, like many other Snowbirds, own property in the state, there have also been reports of non-residents and foreign nationals coming to Florida specifically to get a vaccine.

Following backlash from residents and officials, the state issued new rules last week requiring proof of at least part-time residency, with a utility bill or lease agreement, for example, to be eligible for the vaccine.

"To just kind of come in from another country or whatever, we don't support that, and we're not going to allow that," Florida Governor Ron DeSantis said in a news conference in Jupiter, Florida, on January 19. "We're not doing 'vaccine tourism.'"

Martin Firestone, a travel insurance broker based in Toronto, said the switch in policy would affect those Canadians who were planning to stay at rented apartments or with their friends.

"Now they're out of luck because they were thinking of getting the vaccine while they were down there," he told Global News.

Since March last year, Health Canada has advised against non-essential travel. But that has not stopped Canadians, controversially several politicians, from taking trips abroad.

On Friday, Prime Minister Justin Trudeau reiterated his call, urging Canadians not to travel outside or within the country.

“No one should be taking a vacation abroad right now,” Trudeau said during a press conference outside Rideau Cottage, Ottawa on Friday.

“If you've got one planned, cancel it and don't book a trip for spring break.”

While medical tourism is not a new phenomenon, travelling to another country to get a vaccine during a pandemic raises several concerns. Not least of those is the risk of exposure to the virus while travelling.

Firestone, who has advised his clients not to travel, said not being able to have access to hospitals in a foreign country in case of an emergency is a major worry, especially for his older, more vulnerable clients.

According to the Medical Tourism Index, Canada ranks as the top country in the list of healthcare destinations, followed by Singapore, Japan, Spain and the United Kingdom.

In the initial stages of Canada's nationwide rollout that started in mid-December, front-line healthcare workers, long-term care residents and staff, the elderly and the Indigenous communities are being prioritized.

With doses only open to high-priority citizens and residents, it's highly unlikely people would be getting on a plane to come to Canada for the vaccine anytime soon.

[Read the full article here.](#)

Travel Bubbles Could Be A Safe Solution For Holidays When We Can Go Abroad Again

By Jennifer Weatherhead Harrington, The Globe and Mail, January 26, 2021

The travel brakes are on, yet again. New restrictions and a constantly changing list of requirements suggest travel will be different for quite some time. But when it is safe to take off once again, one trend we can expect to see is travelling in bubbles. Travel bubbles surfaced in May as the first itch to get out of town hit many during the pandemic. The original notion of a travel bubble was a group of family and friends who share the same quarantining and physical-distancing practices going away together. Everyone in the bubble takes the same precautions at home and on the road. Travel agents and tour groups saw it as an opportunity to offer safe options. A whopping 79 per cent of people surveyed by travel-adviser network Virtuoso said they would be willing to take part in a travel bubble, according to Misty Belles, Virtuoso's managing director of global public relations. People clearly want to travel safely, which is why the idea of bubbles continues to float around. “While effective, [the original concept] was somewhat confining,” Belles says. “Now that we know more about the virus, travel bubbles are evolving.”

In Atlantic Canada, the provinces have been in their own bubble since the beginning of the pandemic. Outside visitors, including from other provinces, must complete a 14-day quarantine on arrival. This has kept COVID-19 numbers low, but some residents are ready to burst out of that bubble. Travel agent Elayne Pink of Absolute Travel Specialists in Halifax thought she had found a solution for her bubbled customers. The Atlantic-Cuba Bubble would move a group of Atlantic Canadians on a chartered flight to a resort in Cuba where they would be the only ones vacationing. "Our phones rang off the hook for days when the trip was announced at the end of October," says Pink. "Everybody wanted to travel with people from the same area along with the safety protocols of what Nova Scotia has come up with." At the time of publication, Pink was still planning the trip, but the original departure date of February 12 has been rescheduled (with a date to be determined). When the trip goes ahead, guests in the Atlantic-Cuba Bubble will be required to refrain from other travel two weeks prior to departure. They will need to complete a COVID-19 test in Cuba (on arrival and departure for their return to Canada).

Read Story (Subscription Required): <https://www.theglobeandmail.com/life/travel/article-travel-bubbles-could-be-a-safe-solution-for-holidays-when-we-can-go/>

Manitoba To Require All Domestic Travellers To Self-Isolate For 14 Days After Entering Province

By Steve Lambert, The Canadian Press, January 26, 2021

The Manitoba government is expanding its travel restrictions to require all domestic travellers to self-isolate for 14 days after entering the province.

Since last June, only people arriving from areas east of Terrace Bay in Northern Ontario have been subject to the requirement.

But, starting Friday, all out-of-province arrivals will be covered by the public-health measure to help fight the spread of COVID-19.

"This is being done out of an abundance of caution to protect Manitobans," Premier Brian Pallister said Tuesday.

The move is needed because of the growing spread of novel coronavirus variants and because of delays in vaccine supplies, he said.

There will be ongoing exceptions for people travelling for essential work and medical care, and a new exemption for residents of border communities who cross into Saskatchewan or Ontario for necessities.

Mr. Pallister also called on the federal government to tighten rules governing international travellers. He said a ban on non-essential trips, as suggested by Quebec Premier François Legault last week, should be on the table.

[Read the full article here.](#)

Manitoba Sets Provincial COVID-19 Travel Restrictions, Other Provinces Balk

By Justine Hunter, The Globe and Mail, January 27, 2021

Manitoba's decision to broaden domestic travel restrictions this week, as COVID-19 variants spread and Canada's vaccine delivery slows, is adding pressure to provinces that say they cannot legally limit the mobility of Canadians.

Just last week, B.C. Premier John Horgan said he could not impose travel restrictions, based on legal advice. On Wednesday, he said his office is seeking details of the Manitoba plan while his province updates its pandemic modelling in the coming days.

Manitoba, which has had limited restrictions in place since June, will now require all domestic travellers to self-isolate for 14 days after entering the province. "This is being done out of an abundance of caution to protect Manitobans," Premier Brian Pallister said Tuesday.

Mr. Horgan, speaking to reporters on Wednesday, maintains his province faces more challenging logistics because it has a greater number of transit points by land and air than Manitoba. However, he said he has not ruled out similar controls. "Last week there was not evidence that interprovincial travel was contributing to a significant increase in case loads, in locations where people from outside of British Columbia have congregated," Mr. Horgan told reporters Wednesday. "If we see an increase in the number of people from outside of British Columbia is contributing significantly to the increase in community outbreaks, we'll take action." Meanwhile, he continued to urge Canadians to avoid all non-essential travel.

Dr. Kelley Lee, a health sciences professor at Simon Fraser University who specializes in cross-border measures during the COVID-19 pandemic, said other provinces should not wait any longer to copy the Manitoba example.

"There is a lot to like about the Manitoba policy," she said. "They got away from the idea of travel bans and they create a disincentive for non-essential travel."

[Read the full article here.](#)

Legal Review Shows BC Can't Restrict Interprovincial Travel, Horgan Says

By The Canadian Press, January 21, 2021

[Legal review shows B.C. can't restrict interprovincial travel, Horgan says - The Globe and Mail](#)

The BC government says a review of legal options has made it clear it cannot prevent people from travelling to the province from elsewhere in Canada.

Premier John Horgan said in a statement that much of the travel that is happening between provinces is work-related and can't be restricted.

The province had asked for a review of legal options related to restricting interprovincial travel last week in response to concerns that visitors have contributed to the spread of COVID-19 in B.C.

Mr. Horgan said the province also asked for "a better understanding of the impact of travel on transmission" of the illness.

He said BC can impose restrictions on people travelling for non-essential purposes if they are causing harm to the health and safety of residents.

If transmission increases owing to interprovincial travel, the Premier says BC would impose stronger restrictions on non-essential travellers, though he did not offer details on potential measures in Thursday's statement.

Mr. Horgan said he spoke with premiers in other provinces Thursday and asked them to share messages that now is not the time for non-essential travel.

"We ask all British Columbians to stay close to home while vaccines become available. And to all Canadians outside of B.C., we look forward to your visit to our beautiful province when we can welcome you safely," he said.

Public health officials indicate it's most important that everyone obey health orders, wherever they are, rather than imposing mobility rules, Mr. Horgan said.

While announcing the legal review on January 14, Mr. Horgan said he wanted to put the matter of interprovincial travel restrictions "either to rest, so British Columbians understand we cannot do that" or find if there's a way to do it.

He added that Prime Minister Justin Trudeau is exploring further restrictions on international travel and "BC stands ready to assist."

“Close Down Any Travel” Into Canada, Except For Canadians Coming Home, Ontario Premier Ford Implores

By Kathryn Folliott, Travelweek, January 25, 2021

[“Close down any travel” into Canada, except for Canadians coming home, says Ford - Travelweek](#)

Ontario Premier Doug Ford is calling on the federal government to close Canada’s borders to all incoming air travel, with the exception of Canadians returning home.

“Close down any travel” from outside Canada, he said today during his COVID-19 briefing. “There’s no reason we need anyone coming in. I look up at the sky, I’m out in Etobicoke and I can see all these planes in the sky and I think, how many cases are coming in? This has to stop.”

Premier Ford stepped up his calls for wider COVID-19 testing measures at airports including Pearson. Ford has long advocated for testing at Pearson, saying in December 2020 he would go it alone if the federal government wouldn’t step in with assistance.

Then on Jan. 6 he announced the launch of COVID-19 testing at Toronto Pearson airport for arriving passengers. The free testing is a step in the right direction, however it is voluntary and the 14-day quarantine is still in place no matter what the results. Other COVID-19 testing initiatives at airports including Calgary allow inbound travellers to shorten the quarantine time as long as the test result is negative.

On January 7, the federal government’s new PCR test requirement came into effect, mandating proof of negative pre-arrival PCR tests for all inbound air passengers coming to or returning to Canada.

“We need testing now,” said Ford today. “I can’t emphasize enough, close down our borders and make sure anyone who’s coming in gets tested.”

He said mandatory testing “should have happened months ago.”

“Let’s make sure we test every single person who comes into our country,” he said. “We need to go quick. Vite vite vite, as they say.”

This week the federal government is expected to announce more hurdles to discourage travel, including, potentially, mandatory hotel quarantines, as opposed to home quarantines.

Doug Ford And John Tory Demand Stricter Travel Restrictions. Ottawa Refuses To Commit

By Alex Ballingall and Rob Ferguson, Toronto Star, January 25, 2021

Pressure is mounting on the federal government to impose stricter travel measures as Ontario Premier Doug Ford and Toronto Mayor John Tory separately called for action on Monday to slow the deadly spread of COVID-19. But the Liberal government indicated it was not ready to move, with several ministers or their spokespeople stating they are still considering tougher measures without specifying what they might be. Prime Minister Justin Trudeau warned last week that Ottawa could impose new rules to limit travel “at any given moment without warning” and asked all Canadians to avoid non-essential travel — both inside Canada and abroad.

Read Story (Subscription Required): <https://www.thestar.com/politics/federal/2021/01/25/doug-ford-and-john-tory-demand-stricter-travel-restrictions-ottawa-refuses-to-commit.html>

Ontario Premier Doug Ford Wants Mandatory COVID-19 Tests For People Coming To Canada

By Rob Ferguson, Toronto Star, January 26, 2021

Ontario Premier Doug Ford says a voluntary testing program has found more than two per cent of international travellers arriving at Pearson airport have COVID-19, making it crucial for the federal government to make tests mandatory at air and land border points. He also called on Prime Minister Justin Trudeau to ban direct flights from countries with cases of more contagious variants of the virus, and to better enforce 14-day quarantines for arriving international travellers, including the use of isolation hotels. “We have a very porous border now,” Ford said at Pearson, where he revealed a pilot program in place since January 6 has performed more than 6,800 voluntary tests and found 146 cases, a rate of 2.3 per cent. But with 30,000 international travellers arriving weekly at Pearson alone, that suggests 750 likely have COVID-19 and the lack of wider testing presents a “real risk,” Ford added, particularly with more contagious variants of COVID-19 circulating worldwide and at least one already spreading in Ontario.

Read Story (Subscription Required): <https://www.thestar.com/politics/provincial/2021/01/26/doug-ford-wants-mandatory-covid-19-tests-for-people-coming-to-canada.html>

Ontario Ready To Force All International Travellers At Pearson To Get COVID-19 Tests

By Rob Ferguson, Toronto Star, January 27, 2021

Ontario is considering an order that international passengers arriving at Pearson airport must submit to COVID-19 tests to catch cases of the U.K. variant and other more contagious strains of the virus that have killed almost 6,000 in the province, the Star has learned. The move is being driven by concerns the federal government isn't moving fast enough on border restrictions at a time when vaccines are in short supply and the variants pose an increased threat to health and hospital capacity, a senior provincial source said Wednesday. Chief medical officer Dr. David Williams — who raised concerns Monday about the problem — is strongly considering an order under section 22 of Ontario's Health Protection and Promotion Act mandating the tests, the government source added. While at least 133 "variants of concern" have been detected in the province and public health experts say they are spreading in the community, catching new cases from abroad would help limit the danger, the source said on condition of anonymity to discuss internal deliberations.

Read Story (Subscription Required): <https://www.thestar.com/politics/provincial/2021/01/27/ontario-ready-to-force-all-international-travellers-at-pearson-to-get-covid-19-tests.html>

Doug Ford's Focus On Borders Is Missing The Main Frontiers Of The COVID-19 Battle

Opinion By Bruce Arthur, Toronto Star, January 26, 2021

There's a COVID-19 variant loose in Ontario, so Doug Ford, like Rod Phillips before him, went to the airport. If you were to discern the three major planks to Ontario's current pandemic plan, one is a province-wide lockdown of sorts that still often fails to protect the most vulnerable, but is finally bending the curve; a second is vaccine distribution, and associated complaints. And the third is, for some reason, the border. Ford often says that people are pouring in. A Ford Twitter post said, "One case coming from abroad is too many." "We have to lock down," said Ford, in a short photo op and press briefing at Pearson International Airport. "We're asking everyone else to stay home, we're asking businesses to close. And we have a very porous border right now." Ford's approach smacks of deflection, misdirection and perhaps even of a classic conservative border panic applied to the pandemic. One case from abroad is too many, insists the government whose strategy was to let the hospitals fill while people went Christmas shopping; we must have mandatory testing at airports, says the government that doesn't have it in schools, or in workplaces whose definition of essential is elastic, and which still declines to offer a more effective paid sick leave than the insufficient federal version, despite sitting on an estimated \$6.4 billion in unspent federal funds.

Read Story (Subscription Required): <https://www.thestar.com/opinion/star-columnists/2021/01/26/doug-fords-focus-on-borders-is-missing-the-main-frontiers-of-the-covid-19-battle.html>

Holiday Season Vacations Coincide With Rise In COVID-19 Travel-Related Cases In Canada

By Mia Rabson, The Canadian Press, January 28, 2021

As the federal government prepares to slap new restrictions on international travel, Health Canada data suggest a worrying uptick of infections directly connected to foreign arrivals.

While travel exposures account for less than two per cent of all Canada's COVID-19 cases, the number of cases in recent travellers, and people they came into close contact with after arriving, shows continual growth in recent months.

In December, 486 cases of COVID-19 were diagnosed in recent travellers, the most since March and up from 312 in November and 204 in October. Despite mandatory two-week quarantines for international travellers, there were 1,258 COVID-19 cases confirmed in people who had close contact with a recent traveller in December, up from 744 in November and 704 in October.

In the first three weeks of January, 384 travel cases and 607 traveller-contact cases were confirmed.

The figures also correspond with a recent rise in the number of people travelling, at least by air. Land-border arrivals are typically fewer in the winter because of the weather in much of the country, but more people arrived from the U.S. by air in December than any month since March. Arrivals from other international locations were higher in December than any month except August.

[Read the full article here.](#)

Have COVID-19, Will Travel: Why Is The Virus Still Pouring Into Canada On International Flights?

By The Globe and Mail Editorial Board, January 22, 2021

[Globe editorial: Have COVID-19, will travel: Why is the virus still pouring into Canada on international flights? - The Globe and Mail](#)

Three Air Transat Airbus A330s landed in Montreal from Port-au-Prince, Haiti, between January 10 and 17. These are big planes, with room for about 350 passengers. The flights brought vacationers home. They also carried many cases of COVID-19.

Each of the flights, in fact, had so many cases on board that federal data indicates that every person, in every single row, may have been exposed to the virus. The story, an extreme version of something that has happened daily since the pandemic started, reflects Canada's failure to protect the border.

International travel is strongly discouraged, we keep hearing from the Prime Minister and other officials. However, the border remains open for Canadians to come and go as they please. As such, there is far more Ottawa should be doing to stop those travellers from importing new cases of COVID-19.

Hong Kong employs a rigorous testing regime for arrivals; Canada doesn't. Australia requires quarantine in a government facility at a cost of \$3,000 a person; Canada's quarantine rules effectively rely on the honour system.

Right now, COVID-19 cases from abroad are not Canada's main problem. Community spread is rampant. Federal data suggests 4.4 per cent of recent cases were linked to travel. However, with no testing at the border, Canada's data is of the don't ask, don't tell, don't know variety. And more than half of Canada's recent cases have no known source.

If Canada can drive domestic infection rates lower in the coming weeks, sealing the borders – not to travel or trade, but to new cases – will become much more important.

Ten months after the pandemic started, Canada's supposedly closed border is still surprisingly open.

Last year, between March 21 and December 27, more than 1.1 million Canadians flew home from a foreign country. Even though air traffic is down more than 90 per cent, Canada still saw about 65,000 people land in a week over Christmas, according to Canada Border Services.

Since last March, according to the Public Health Agency of Canada, about 1,600 international flights to Canada have had at least one passenger who subsequently tested positive for COVID-19.

The pace of imported infections is picking up. From early December to mid-January, roughly 600 international flights carried at least one case. That's about the same as the number of flights with COVID-19 cases that landed in Canada in the half-year from mid-March through mid-September.

The surge is no surprise. Data compiled by CBC News shows that, on some days this month, the volume of flights between Canada and southern sojourns was nearly as high as a year ago, before the pandemic.

Alerting passengers who may have been exposed is as confused as ever. Last July, this page detailed the lack of contact tracing of travellers. In the case of this month's flights from Haiti, Transat says it has no role in informing its passengers. Ottawa says contact tracing is up to the provinces. And in response to questions from The Globe Editorial Board, Quebec's Health Ministry said the border is Ottawa's problem.

WestJet took a useful step in September. It now e-mails passengers who have may have been exposed. Ottawa could mandate this for all airlines – or it could help a struggling industry by doing the job itself.

With case numbers climbing, and more infectious virus variants emerging, Ottawa this month finally moved to tighten the border. As of January 7, travellers to Canada must produce a negative test before boarding, taken within three days of departure. There were some exceptions, including Haiti. As of January 21, no countries are exempted. Since January 7, WestJet has refused boarding to 540 people; Transat refused 472; Air Canada declined to provide a figure.

Ottawa's testing requirement, though overdue, is imperfect. If a person is tested three days before a flight, it may come back negative if they were infected a day or three earlier. Then there's the time

between the test and the flight. That's why, since January 7, more than 130 flights have landed with at least one subsequently identified case.

And we haven't even mentioned the more than 100,000 essential truckers crossing the border every week. Are they importing infections? Perhaps Canada could use some of its millions of rapid tests to find out.

Canada's immediate challenge is wrestling down domestic infections. But if and when that happens, each new case coming across our porous border will matter more than ever.

With New COVID-19 Variants Arriving, It's Time For Ottawa To Clamp Down On Travel

By The Globe and Mail Editorial Board, January 26, 2021

The Trudeau government keeps hinting darkly that it is about to bring in tough new restrictions on non-essential travel. Stay home, Prime Minister Justin Trudeau warns, or you might find yourself jetting to a holiday under the existing set of rules and returning home to new ones that you don't much like.

On Tuesday, Mr. Trudeau again promised new measures "very soon."

Let's hope he means it. The most obvious rule change – obliging returning international vacationers to quarantine in a government-designated hotel at their expense – is long overdue in this country.

It's a measure that has allowed countries such as Australia to reduce their infection rates. Had it been implemented earlier in Canada, there's a good chance it could have helped contain the spread of COVID-19.

Its implementation is becoming even more critical now, with new, more contagious and virulent variants of the virus that causes COVID-19 spreading across the globe, Canada included.

At least three variants have been identified: in the United Kingdom, Brazil and South Africa. While the latter two are still being studied, early research suggests the British variant is 50 per cent more transmissible than the original novel coronavirus, and as much as 30 per cent more lethal.

That could be devastating for those who are the most susceptible to dying from COVID-19 – people over 60 in general, and elderly people living in congregate settings in particular.

[Read the full article here.](#)

COVID-19 Got To Canada Through Our Airports. Guess What We Should Do Next?

Opinion By Martin Regg Cohn, Ontario Politics Columnist, Toronto Star, January 27, 2021

We are belatedly bending the curve, yet the U.K. variant and more virulent mutations of the virus could blow the curves sky high again. What to do? We could lock down here at home tighter, longer — harder than ever. Or clamp down on our international airports, tighter, longer — better later than never. What we cannot afford to do is keep pretending — and persuading people — that a larger lockdown matters more than anything, to the exclusion of everything. Especially airports that are the point of origin for every patient zero in this pandemic. Yes, we could do more on the home front if we knew it would pay off. But why are we doing as little as possible at our airports — a proven vector for the virus — at such incalculable cost? Our businesses have been locked down since early December, our people are house-bound and our high schools are still locked shut. All that time — all through the past year — our airports have been given a free pass, giving the virus a longer runway. While our land borders have been firmly closed to non-essential travellers, at great expense, there was always one big glaring loophole: open skies for anyone who wanted to fly anywhere for any non-essential reason with expensive ticket in hand — no questions asked. It is hard to fathom how the federal government could be so lax and laissez faire, so negligent and delinquent. It is harder still to understand why even questioning this lapse is somehow considered an act of deflection or distraction by provincial premiers such as Quebec's François Legault or Ontario's Doug Ford.

Read Story (Subscription Required): <https://www.thestar.com/politics/political-opinion/2021/01/27/covid-19-got-to-canada-through-our-airports-guess-what-we-should-do-next.html>

Trudeau Urges Canadians To Cancel Travel Plans, Says New COVID-19 Restrictions Are Coming

By Stephanie Levitz, The Canadian Press, January 26, 2021

Ongoing tensions between the provinces and the federal government over the management of the COVID-19 pandemic pivoted back Tuesday to the question of whether and how border controls can be tightened to slow the spread of the virus.

Prime Minister Justin Trudeau warned all Canadians to cancel any non-essential trips they have planned in the coming weeks, whether abroad or even within Canada, as new travel restrictions are on the way. What shape they might take remains up for discussion.

"The bad choices of a few will never be allowed to put everyone else in danger," he said at a news conference outside his Rideau Cottage home in Ottawa.

The premiers of Ontario and Quebec, however, suggested some new measures could be implemented swiftly, including mandatory quarantines in hotels for returning travellers, further flight bans from countries where new variants of the novel coronavirus are circulating and mandatory testing upon arrival in Canada.

"We aren't the first country to require this and we won't be the last," Ontario Premier Doug Ford said during a visit to Toronto's Pearson International Airport, where a pilot project testing some incoming travellers is underway.

"I can't figure out for the life of me why we aren't testing every single person that comes through this airport and the land crossings as well. We have to lock down."

[Read the full article here.](#)

Justin Trudeau Warns Tougher Travel Restrictions Are On The Horizon, And Canadians Could Be Stranded

By Jacques Gallant, Toronto Star, January 22, 2021

International travellers beware: the federal government is considering a requirement that people returning to Canada quarantine in a hotel at their own expense for 14 days to limit the spread of COVID-19. Prime Minister Justin Trudeau confirmed to reporters on Friday, January 22 that it's a possibility being considered along with other travel measures that could be implemented without advance notice. "People should not be planning non-essential travel or vacation travel outside of the country," Trudeau said. "We could be bringing in new measures that significantly impede your ability to return to Canada at any given moment without warning." The prime minister said border measures were discussed in a call with the premiers this week, and said an announcement could be coming in the next few days.

Read Story (Subscription Required): [Justin Trudeau warns tougher travel restrictions are on the horizon, and Canadians could be stranded | The Star](#)

Foreign Affairs Minister Garneau Won't Rule Out Invoking Emergencies Act To Limit Pandemic Travel; Intends To Align With US In Plans To Strengthen Land Border Measures

by Raisa Patel, CBC News, January 24, 2021

Foreign Affairs Minister Marc Garneau says the federal government won't rule out invoking the federal Emergencies Act to limit travel as parts of the country continue to experience high infection rates from COVID-19.

"We are looking at all potential actions to make sure that we can achieve our aims. The Emergencies Act is something you don't consider lightly," Garneau said in a Sunday interview on *Rosemary Barton Live*.

"But we are first and foremost concerned about the health and safety of Canadians. And if we can do that in a way that we have the regulatory power to do it, we will do it."

The Emergencies Act would give cabinet the power to regulate or prohibit travel "to, from or within any specified area, where necessary for the protection of the health or safety of individuals."

On Friday, Prime Minister Justin Trudeau urged Canadians to rethink all travel plans inside and outside Canada's borders, particularly as March break approaches.

"People should not be planning non-essential travel or vacation travel outside of the country, particularly because, as I said a few days ago, we could be bringing in new measures that significantly impede your ability to return to Canada at any given moment without warning," Trudeau cautioned.

[Read the full article here.](#)

Federal Government Mulls Mandatory Hotel Quarantine For Returning Travellers

By Kelly Geraldine Malone, The Canadian Press, January 22, 2021

The federal government is mulling a mandatory quarantine in hotels for returning travellers as the country's top doctor warns that easing COVID-19 restrictions too quickly could cause case numbers to shoot up again.

The federal government is also looking at other options that would make it harder for people to return from foreign trips, Prime Minister Justin Trudeau said Friday. He said it's time to "kill the second wave of the virus."

Monday will mark a year since the first recorded appearance of the novel coronavirus in Canada. Trudeau said it is understandable that Canadians are tired and fed up, but they must remain cautious.

"We need to hang on and hold tight for the next few months," he said.

"We must get through to the spring and mass vaccinations in the best shape possible."

Trudeau said the next few weeks will be challenging for vaccine supply as Pfizer-BioNTech slows deliveries to Canada and other countries while the company retools its plant in Belgium. The prime minister said Pfizer-BioNTech has committed to ensuring Canada will receive four million vaccine doses by the end of March.

[Read the full article here.](#)

U.S. Preparing Tough New Land Border Rules. Canada Urged To Do The Same

By Jacques Gallant, Legal Affairs Reporter, Toronto Star, January 27, 2021

As calls ramp up for Ottawa to impose stricter travel restrictions to slow the spread of COVID-19 variants, what to do about the truck drivers and other essential workers crossing the border from the U.S. each day. While Canada has yet to announce any new travel restrictions, the U.S. State Department hinted in a briefing with reporters on Tuesday that more land-border measures are coming from the Biden administration. A petition signed by Canadian virologists, epidemiologists, doctors and public health officials describes the new, more contagious variants as “a clear and present danger to Canada’s health security and economic well-being,” warranting a much tougher response from Ottawa. This must include performing “a validated COVID test at point of entry for all entrants (air and land). No one can be exempted from testing, including essential workers and flight crew,” urges the petition. As well, the group of signatories is pushing for both the Canadian and U.S. governments to vaccinate, as part of a joint effort, the 200,000 to 300,000 truckers and 25,000 to 50,000 essential workers who make up most of the people still allowed to cross the border while it remains closed to non-essential travel.

Read Story (Subscription Required): <https://www.thestar.com/politics/federal/2021/01/27/us-preparing-tough-new-land-border-rules-canada-urged-to-do-the-same.html>

Air Transat To Suspend All Flights From Toronto, Some Montreal Routes Until April 30

By Jon Victor, The Canadian Press, January 27, 2021

[Air Transat to suspend all flights from Toronto, some Montreal routes until April 30 - The Globe and Mail](#)

In a move it blames on tighter restrictions imposed by Ottawa, Transat A.T. Inc. is halting all flights out of Toronto and some from Montreal for the remainder of the winter travel season.

The route cuts will begin Thursday and last until April 30, Transat spokeswoman Debbie Cabana said.

“Continued travel restrictions and the numerous measures imposed by the federal government, including the requirement to present a negative COVID-19 test and to quarantine upon return to Canada, have had a significant impact on our bookings,” she said.

The cancelled routes in Toronto include flights to Cancun, Mexico, Holguin, Cuba, Punta Cana, Dominican Republic, Varadero, Cuba, Porto, Portugal and Lisbon, Portugal, Cabana said.

In addition to those flights, Cabana added that Transat is cancelling its flights from Montreal to Puerto Vallarta, Mexico and Varadero.

The airline notified travel agents of the cancellations in a memo Wednesday, which was obtained by The Canadian Press.

Passengers who paid for their flight or vacation package with cash or credit card will receive a full refund. Passengers currently at their destinations will be rebooked on flights returning to Canada, the memo says.

Transat's cancellations come just two weeks after Air Canada announced it would lay off 1,700 workers and cut more routes amid a challenging business environment for the aviation industry.

The federal government has cracked down on international travel in recent weeks, implementing a new requirement in January that all travellers seeking to enter Canada provide proof of a negative COVID-19 test taken within 72 hours of departure.

Prime Minister Justin Trudeau has said the federal government is contemplating further restrictions, prompted by the arrival of more contagious strains of COVID-19 in Canada from abroad.

Trudeau this past weekend reiterated his call for Canadians to cancel any vacations they may have booked, warning that people who travel abroad could face difficulties returning home.

Quebec Premier Francois Legault has called on Ottawa to go further by banning non-essential travel completely or requiring that new entrants to Canada quarantine in a hotel at their own expense. Similarly, Ontario Premier Doug Ford has called for a temporary ban on flights to Canada from destinations where new variants of COVID-19 have been discovered.

Canada's airlines have criticized the government's travel restrictions since the start of the pandemic, arguing that the mandatory 14-day quarantine is overly strict and should be replaced with a testing program at airports.

Surging Hospitality Insurance Rates Put Hotels In A Bind

By Lyle Adriano, Insurance Business Canada, January 26, 2021

The pandemic continues to hurt Canada's hotel industry as COVID-19 both reduced the number of guests they could serve and raised their insurance costs to exorbitant levels.

According to Alberta Hotel and Lodging Association president and CEO Dave Kaiser, association members in the past year have reported insurance increases from 100% to as much as 300%.

He also noted that although most of the association's member hotels had pooled their resources to stabilize rates by forming a group, they failed to find an insurer willing to cover them.

When the group finally turned to traditional insurance, it found that premiums had gone up. Kaiser also told CBC News that in some cases, hotels failed to stay in the group, or were unable to find any insurance at all.

Kaiser additionally noted that he is aware of some hotels that have forgone property insurance altogether due to the steep costs, and have decided to pay only for liability insurance.

Michael Mazepa – part of an ownership group for the St. Albert Inn and Suites, the Continental Inn and Suites in west Edmonton, and a Best Western in BC – said that two of the hotels saw their rates double, with insurance for each priced at over \$135,000 annually.

"It's a lot of money and you don't have the money rolling in," Mazepa told CBC News.

Another hotel owner, Jay Deol of Westgate Motor Inn in west Edmonton, reported that his insurance rate jumped four times from about \$8,6000 to \$34,000 – despite having never made a claim.

[Read the full article here.](#)

How British Supreme Court COVID Business Interruption Ruling Could Be Imported Into Canada

By Greg Meckbach, Canadian Underwriter, January 22, 2021

A landmark British court ruling against insurers over business interruption coverage could be good news for restaurants or retailers who had to severely limit their operations during the COVID-19 pandemic.

The Supreme Court of the United Kingdom ruled largely in favour of Britain's Financial Conduct Authority in its 114-page ruling released January 15.

Although it's sure to be cited before Canadian courts in BI coverage disputes arising from COVID, the policies at issue in the FCA's test case did not require damage to a client's property in order to trigger BI coverage.

"The decision would provide ample guidance to a Canadian court, in a coverage dispute involving BI during the COVID pandemic, for policies covering BI from a disease within a certain distance from the premises or for policies covering BI arising from action by civil or government authorities," said insurance lawyer Eric Charleston, a partner with Miller Thomson LLP, in an interview.

"If a Canadian commercial claimant, whose business was interrupted because of COVID, wants to argue to a court that they should be covered, based on the FCA test case decision, it helps if their wording is identical to those in the FCA test case."

[Read the full article here.](#)

Insurers Face Largest Ever Loss If 2021 Tokyo Olympics Cancelled

By Bethan Moorcraft, Insurance Business Canada, January 27, 2021

[Insurers face largest ever loss if 2021 Tokyo Olympics cancelled | Insurance Business \(insurancebusinessmag.com\)](#)

With COVID-19 cases soaring worldwide, and much of Japan under a state of emergency due to a third wave of coronavirus infections, the viability of the 2021 Tokyo Olympics has once again been called into question.

If the Games are cancelled as a result of the pandemic, insurers are facing a US\$2-3 billion loss, which would be the largest ever claim in the global event cancellation market, according to a Reuters report.

The International Olympic Committee (IOC) executive board is due to meet this week to determine a course of action. Both the IOC and Japanese organizers have stated that a second postponement is out of the question after they delayed the 2020 Tokyo Games by 12 months. As things stand, a total cancellation seems more and more likely.

While the event cancellation insurance market has already taken a huge hit from the COVID-19 pandemic, Simon Henderson, an executive director at Gallagher, told Reuters that cancellation of the Olympics “would be by far the largest [loss].” He said: “The Olympics is a World Cup, it’s a tennis tournament, it’s an athletics tournament. It’s swimming, everything all in one - definitely a huge headache.”

Jefferies analysts have estimated the Tokyo Olympics is insured for approximately US\$2 billion, plus a further US\$600 million for hospitality.

Cancellation losses will come from multiple sources, not only from the IOC and local organizing committee (who have approximately \$800 million and \$650 million in coverage respectively), but also from broadcasters, sponsors, professional sports teams, and the many other organizations involved in the Games – many of whom will have already been able to claim some costs as a result of last year’s postponement.

Tim Thornhill, director at the Lloyd’s broker Tysers, told Reuters there was “no rule of thumb” as to how much of the total insured value of an event could be claimed under the postponement section of an event cancellation policy. One thing’s for sure – if the Tokyo Olympic Games are cancelled, the payouts are likely to be much higher than those made for postponement.

According to Reuters, the insurers and reinsurers likely to take the largest hits from a cancellation include Lloyd’s of London insurers, Munich Re (which allegedly has a US\$500 million exposure to the Tokyo Olympics), and Swiss Re (which has a US\$250 million exposure).

Working From Home Is Starting To Fall Apart, Top Bankers Warn

'It feels like it is fraying, it's hard, it takes a lot of inner strength and sustainability every single day to continue to focus'

By Silla Brush, Bloomberg News, January 26, 2021

Senior bankers are sounding the alarm: working from home is at risk of not working anymore.

"I don't think it's sustainable," Barclays Plc Chief Executive Officer Jes Staley said Tuesday at the World Economic Forum. JPMorgan Chase & Co.'s asset- and wealth-management boss, Mary Erdoes, agreed.

In the corporate world, "if you ask anyone today, it feels like it is fraying, it's hard, it takes a lot of inner strength and sustainability every single day to continue to focus and to not have the energy you get from being around other people," she said.

Both executives spoke by videoconference as the pandemic has meant the WEF has gone virtual for the first time, rather than its usual mass gathering of prominent corporate and government figures in the Swiss ski resort of Davos.

Staley said: "It will increasingly be a challenge to maintain the culture and collaboration that these large financial institutions seek to have and should have."

He predicted that more people would come back to offices to work, but with flexibility to work from home.

Erdoes said executives believed that part of the initial success of working from home was due to adrenalin from having to adapt so quickly.

Erdoes, citing a conversation a JPMorgan strategist had with drugmaker Moderna Inc., said it's possible that COVID-19 could persist for a long time amid mutating strains — and instead of more videoconferencing, "the world is going to have to open up."

[Read the full article here.](#)

Remote Work Is Here To Stay In Ontario — But Only For Some

By Creig Lamb and Daniel Safayeni, Contributors To The Toronto Star, January 23, 2021

The shift to remote work has been among the most dramatic changes for businesses since the onset of the pandemic, and amidst a provincewide lockdown and rising case counts, the end is likely a long way off. While many industries were already embracing working from home, COVID-19 accelerated this trend — forcing many businesses to offer such options for the first time, or to a much greater extent than before.

For many notable tech firms, from Shopify to OpenText, the pandemic also served as a catalyst to publicly announce permanent remote work policies, leading to widespread speculation about whether the way we work has changed forever. Some have even questioned the relevance of cities and public transit after the pandemic. The enduring impact of this shift, however, is likely overstated. It's true that flexible work arrangements have the potential to improve productivity and employee satisfaction, as well as better accommodate working parents and caregivers, all of which will be critical to Ontario's long-term economic recovery. However, ask any newly remote worker, and they'll tell you that the honeymoon period has largely ended as Zoom fatigue sets in, the line between work and leisure erodes, and the lack of social and creative interactions with colleagues hampers morale. Many industries and business models don't lend themselves to fully remote work, either. Like most things, the truth about the future of work-from-home models lies somewhere between all and nothing: Many businesses across the province shifted entirely to remote work throughout the pandemic, but far fewer organizations anticipate this shift to be permanent. What is here to stay, however, is the increased presence of flexible work arrangements, particularly for certain sectors and occupations.

Read Story (Subscription Required): [Remote work is here to stay in Ontario — but only for some | The Star](#)

Return To The Office: What These P&C Insurance Executives Are Saying

By Greg Meckbach, Canadian Underwriter, January 25, 2021

https://www.canadianunderwriter.ca/insurance/return-to-the-office-what-these-insurance-executives-say-1004202921/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210125161909

With the pandemic entering its 11th month, industry leaders are hearing from workers who want more flexibility as to where they work.

"We've got the majority of [workers] telling us, 'We would like to spend some time in the office, we like being productive at home ... and we like that freedom. Is there a way that we can have a bit of both? Have a bit of remote working and a bit of time in the office?'" said Carol Jardine, president of Canadian operations at Wawanesa Mutual Insurance, on Monday during a Canadian Underwriter webinar.

For its part, CAA Insurance does not anticipate having more than 50% of its workers back in the office at least until after the third quarter of 2021, said Matthew Turak, group president of insurance at CAA Club Group.

"Wearing masks will be part of our future. I don't think masks are going away any time soon. Although I would love them to go away, personally, I do think they will be around for a while as vaccinations and herd immunity and everything starts rolling out," Turack said during the webinar, Canada's P&C Industry in a Post-COVID World.

Panellists were asked about a recent Canadian Underwriter survey in which 71% of respondents said they were either satisfied or very satisfied with working from home.

“One thing our employees are telling us: ‘We are all missing the social interaction, we are all missing bumping into somebody, having a coffee, having those conversations that happen in the moment. We are all missing those,’” said Jardine.

But Wawanesa employees – about 90% of whom are now working from home – are also saying the insurer is doing the right thing in keeping workers safe as a precaution against the spread of COVID-19.

Jason Storah, CEO at Aviva Canada, observed that the company took the position early on in the pandemic that the company would trust its employees. He said the company encouraged its employees who were working from home to make sure their families were looked after first, so that they would have peace of mind to excel in their work.

“One of the nice things about COVID is that we have taken the view of trusting our employees,” Storah said. “Given the stresses of dealing with home schooling or looking after family members and their lives being upside-down, [we’ve taken the] approach of saying to employees, ‘Look, we know you have a lot going on. Get your personal life sorted out, and work will still be there. If you need help, we’ll make it work. Just reach out.’”

Storah noted that “hundreds” of Aviva employees pivoted into different roles early on last year. “Auto claims adjusters early on weren’t that busy, but there were a lot of people in billing and endorsements, and broker services who were really busy, so we moved people around,” he said, adding that technology made it easier for people within the company to communicate with each other. “I think those are some of the things you will see going forward. Like everything in life, I hope things will come down to a better balance in the future.”

The overall approach is one of offering workplace flexibility, Storah said. He sees this as the future for the P&C workplace in a post-COVID environment as well.

“I don’t think the office is dead,” he said. “I just think it’s going to evolve.”

What’s Missing While Working From Home?

By Adam Malik, Canadian Underwriter, January 26, 2021

While many embrace the greater workplace flexibility ushered in by the COVID-19 pandemic, employees may be missing out on mentoring opportunities for career development, P&C leaders say.

For example, mentoring is made more difficult when brokers can’t turn around in their office chairs and ask colleagues for advice or brainstorm ideas on how to navigate through challenges.

“I think it’s impossible to replicate what you get when you are sitting next to someone’s desk and can just say, ‘Hey, Joe, what about this?’ and you get that immediate response,” said Tina Osen, president of

Hub International Canada. “Or you’re, by osmosis, hearing them on the phone call and go, ‘Oh, that makes sense. I like how they approached that.’ That’s really hard to do [from home].”

The topic of career development during the pandemic came up during a fall Insurance Institute of Ontario webinar with Berkley Canada president Andrew Steen, who said this is a time to double down on enhancing current and building new skills.

“Insurance professionals need to use this time as an opportunity to take an inventory of their skills as they are today and where they want to take them,” he said.

Steen listed several self-assessing questions: “What is it that you want to build next to set yourself up for a broader contribution in the business? Are those hard, technical skills? And if so, what are those and where are you going to go to get that the learning around those?”

[Read the full article here.](#)

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

Life Insurers Impose New Restrictions To Contain COVID-19 Payouts

By Ryan Smith, Insurance Business Canada, January 26, 2021

[Insurers impose new restrictions to contain COVID-19 payouts | Insurance Business \(insurancebusinessmag.com\)](#)

Life insurers are imposing restrictions to stem the tide of payouts tied to the COVID-19 pandemic, including long-term health consequences that as yet are not fully understood.

Life insurers have begun imposing waiting periods before COVID-19 patients – including those who have recovered – can apply for coverage, according to a Reuters report. Some insurers are also limiting coverage for certain age groups.

The changes come as reinsurers push for new safeguards from life insurers.

The coronavirus pandemic has killed more than 2.1 million people worldwide and infected nearly 100 million, according to Reuters. Some survivors of the virus have suffered lingering after-effects, including severe respiratory problems, organ damage, circulatory impairment, and chronic fatigue. Ten percent of COVID-19 patients are still unwell three weeks after recovering from the illness, and 5% continue to feel sick for months, according to a study by King’s College London.

The pandemic has also caused mental health crises and exacerbated substance-abuse issues for some, Reuters reported.

While it is still too early to know how many people will file claims for death, long-term illness or disability, insurers worry that the consequences could reverberate for decades to come.

“We have attempted as a company to strategize about modelling this and have made some headway, but are far from the crystal ball that is able to predict this,” Dr. Paulo Bandeira Pinho, chief medical director of Optimum Re Insurance Co., told Reuters.

Prudential now requires a minimum 30-day waiting period before insuring recovered COVID-19 patients.

“Ultimately, many of the long-term implications of the pandemic are still unknown,” Keith Bexell, Prudential vice president of operations, told Reuters. “As the long-tail effects become better understood, our approach to underwriting may adjust as necessary.”

Aviva also imposes a waiting period for those who had COVID-19 or similar symptoms within the last 30 days, Reuters reported.

Scrapping Responsible Lending Laws A 'Disaster' That Could Drown Australians In Debt, Consumer Groups Say

Treasurer Josh Frydenberg wants the law changed to help the COVID recovery despite the banking royal commission saying it should not be touched

By Ben Butler, The Guardian January 19, 2021

Consumer groups have urged crossbench senators not to approve government legislation tearing up responsible lending laws, describing the idea as a disaster that could drown Australians in debt.

The treasurer, Josh Frydenberg, said in September that abolishing responsible lending laws would help the economy recover from a coronavirus-induced recession by increasing the flow of credit. However, in a report delivered to Frydenberg almost two years ago, the banking royal commissioner, Kenneth Hayne, recommended that the law remain unchanged.

Guardian Australia reported on Tuesday that more than half of Hayne’s recommendations have either been abandoned or are yet to be fully implemented, sparking fears among consumer groups that cleaning up the financial services industry is no longer a government priority.

Rex Patrick, the independent senator for South Australia, said he was sceptical about striking the law from the books.

“I am yet to be convinced about the merits of lowering standards that were put in place to safeguard both consumers and banks,” he told Guardian Australia.

The Reserve Bank of Australia governor, Philip Lowe, has publicly supported ditching responsible lending laws but an internal RBA analysis, released on Friday under freedom of information laws, revealed staff fear that “looser lending standards” and “optimistic assessments of risk”, combined with low interest rates and soaring house prices, could entice Australians to take on too much debt.

Consumer groups said they have been lobbying crossbenchers to reject any legislation killing the responsible lending laws for about three months. None have so far committed to voting against it, they said. “We are getting a really good hearing, and they understand what’s at play here,” Fiona Guthrie, the chief executive of Financial Counselling Australia, told Guardian Australia.

Guthrie said victims of domestic family violence, people with mental health problems and people with low financial literacy were at risk of being loaded up with debt they would struggle to repay. “Because there’ll be fewer protections in the laws, it will be much easier for lenders to take advantage of borrowers,” she said.

[Read the full article here.](#)

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

Consumers Conflicted About Insurance Pricing And Data: Accenture

More consumers would share data for preferred pricing, but they worry about security

by Investment Executive Staff, January 26, 2021

https://www.investmentexecutive.com/news/research-and-markets/consumers-conflicted-about-insurance-pricing-and-data-accenture/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

Canadian consumers like the idea of receiving more personalized insurance pricing and services — but they’re not so sure about trusting insurance carriers with their data, according to a recent Accenture report.

Drawing on the results of its Global Insurance Consumer Study, Accenture’s research team found almost seven out of 10 Canadian consumers (67%) said they would share data relating to their health and exercise habits in exchange for personalized pricing on products including life, long-term care and disability insurance. Only 59% of Canadian respondents said the same in the 2019 report.

“Given consumers’ openness to share their personal data in exchange for tailored programs and lower prices, there is a unique opportunity for insurers to unlock new insights and create better, more relevant services,” said Tim Hoying, insurance consulting and strategy lead at Accenture in Canada, in a release.

Yet, while consumers want the benefits of data-sharing, they’re now a little more skeptical about insurers’ ability to keep their information safe. For example, a little less than 37% of consumers said they have a significant amount of trust in their insurers to look after their data, compared to 45% who said the same two years ago.

“Consumers are embracing the data-for-personalized-pricing trend and want insurers to reward their efforts to improve their well-being,” said Kenneth Saldanha, global lead of Accenture’s insurance industry group. “But it comes with a warning that trust is waning and they want to feel in control of their data.”

Accenture’s research found that while more consumers are interacting with insurers digitally due to the pandemic, roughly 60% of Canadian consumers said they trust a human advisor when making an insurance claim. Conversely, only 10% felt comfortable using an automated digital service for insurance claims and 10% trusted a chatbot.

Accenture’s report was based on surveys of 47,810 insurance policyholders across 28 countries. Participants represented multiple demographic generations and income levels. The research was conducted between July and August 2020.

Driving Growth In Life Insurance: Technology Alone Won’t Solve Your Business Problems

By Barbara Peterfi, Content Marketing Manager, Innoveo, January 28, 2021

As members of the millennial generation move into their 30s and the average life insurance customer is becoming more and more tech-savvy, insurance companies are forced to invest heavily in digital transformation and offer personalized services on the market. The challenge is how to avoid the common pitfalls on this journey of modernization. From carriers’ culture and change management to product innovation initiatives, here are some trends on the life insurance landscape.

- The ‘Amazon Effect’
- More Data For A Better Service
- Create Digital Native Products
- Dissolve Cultural Barriers In Life Insurance

[Read the full article here.](#)

UPCOMING WEBINARS AND EVENTS

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](#)

Watch The Life Insurance Industry Make History

Wednesday, Feb. 3 2021, 1 p.m. ET

The COVID-19 epidemic highlighted the need for life insurance and illuminated the gap of uninsured and underinsured American families, a longstanding problem illustrated by LIMRA research.

Even with the spotlight on life insurance, only little more than half (54%) of Americans had coverage in 2020. More than 60 million households are deficient in coverage.

Now, seven life insurance trade associations are stepping up, uniting to close that gap and protect American families.

On Feb. 3, LL Global (LIMRA and LOMA) CEO Dave Levenson and Finseca CEO Marc Cadin will discuss why these associations have joined together at this pivotal moment to help resolve this crisis.

In this webinar, you will learn:

- **The scope of the problem facing American families**
- **The details of an ambitious plan to extend life insurance coverage to more Americans.**
- **What agents and advisors will see from this outreach effort.**

[Register Now](#)