

CAFII ALERTS WEEKLY DIGEST: March 26 TO April 1, 2021

April 1, 2021

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CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

CEO Pay Tied To ESG Sets Canadian Banks Apart From The Crowd

By Kevin Orland, Bloomberg News, March 18, 2021

<https://www.bnnbloomberg.ca/ceo-pay-tied-to-esg-sets-canadian-banks-apart-from-the-crowd-1.1578886>

Canada's six largest banks have all added ESG components to their chief executive officers' compensation frameworks, putting them in a small minority of companies that tie executive pay to such measures.

How environmental, social and governance matters affect pay varies by firm, as does the percentage of compensation involved. Still, the Canadian lenders stand out because only 9% of the 2,684 companies in the FTSE All World Index tracked by researcher Sustainalytics in a 2020 study had tied executive pay to ESG.

The moves, disclosed in the banks' proxy circulars earlier this month, put them at the front of a push by activists and investors to establish incentives for actions like reducing emissions and diversifying workforces. At Canadian Imperial Bank of Commerce, the pressure to make changes also came from within, said Sandy Sharman, head of the bank's people, culture and brand team.

"We didn't want this to be something that we just report on and it's a check-box," Sharman said. "We actually wanted to drive accountability, and we also wanted to put areas in there that we wanted to improve. You need that healthy tension to move up your game."

Canada overall is ahead of the curve, with 16% of its companies studied by Sustainalytics reporting relatively transparent ESG criteria tied to pay. That trails only Australia, at 20%.

"From an investment perspective, as well as from a corporate perspective, it's becoming clear that putting more onus on executives to steer their companies toward a lower-impact future on those types of issues, including climate change, is more and more important," said Martin Vezer, the Sustainalytics researcher who led the study.

Linking progress on ESG to pay can prompt firms to make substantive changes rather than just image-polishing moves, said Harlan Zimmerman, senior partner of activist investor Cevian Capital AB, a Stockholm-based firm with about 12 billion euros (\$14 billion) under management.

"It enables shareholders, through the existing mechanisms of remuneration consultation, to engage with boards," Zimmerman said in an interview. "Because pay plans are subject to 'say on pay' votes, shareholders are in a strong position to influence the ESG targets."

CIBC's plan goes beyond the executive suite and affects variable compensation for the majority of the company's employees, Sharman said. Individual executives often will have additional ESG measures built into their pay plans as well.

At Toronto-Dominion Bank, large investors have been bringing up ESG more frequently, and that has played a role in policy-making. The bank's ESG pay plan is tied to its public commitments, such as a goal of achieving net-zero carbon-dioxide emissions from operations and financing activities by 2050, said David Fellows, Toronto-Dominion's senior vice president of human resources.

"This isn't a once-and-done," Fellows said. "We've been making progress over a number of years, and we'll continue to evolve our approach."

Students Interning By Zoom This Summer Now 'Business As Usual,' Royal Bank Says

By Christine Dobby, Toronto Star, March 30, 2021

Get ready for another summer of virtual wellness sessions, hackathons and Zoom coffees. Remote networking with new bosses and peers — and occasionally even the CEO — will again be the norm as students prepare for a second year of interning from home for Canada's biggest banks. Royal Bank of Canada said on Tuesday, March 30 that it plans to welcome more than 1,400 summer interns virtually as of May, with this year's program building on some of what the bank learned last year when it scrambled to move its student program online. RBC rivals Bank of Nova Scotia and the Canadian Imperial Bank of Commerce also said they plan to host 500 and 550 students this summer, respectively. Like last year, the summer will include events like hackathons — coming up with new ideas or technologies at a sprint-like pace — online learning and a speaker series with RBC leaders. It's a similar approach to that taken at the Bank of Nova Scotia, which will welcome 400 Canadian students (500 in total) this year to Altitude, the summer program it built and quickly branded in 2020. Erin Miller, associate vice-president of human resources at Toronto-Dominion Bank, said TD's student program will go virtual again this year in Canada and the U.S., and will include a leadership speaker series, virtual yoga and training on how to be an ally to diverse colleagues.

Read Story (Subscription Required): https://www.thestar.com/business/2021/03/30/students-interning-by-zoom-this-summer-now-business-as-usual-royal-bank-says.html?source=newsletter&utm_content=a10&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_50067

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Study Suggests Vaccines Likely Effective Against COVID-19 Variants

By ABC News, March 30, 2021

[Study suggests vaccines likely effective against COVID-19 variants \(msn.com\)](#)

A study released Tuesday, March 30 by the National Institute of Allergy and Infectious Diseases provided strong evidence that the coronavirus vaccines will stand up against the new variants.

Researchers at the agency, which is led by Dr. Anthony Fauci, examined white blood cell samples from 30 people who had contracted and recovered from COVID-19 prior to the emergence of virus variants in locations such as the United Kingdom, South Africa and Brazil.

Their studies found that the T cells, a key component in the body's immune system, remained active against the virus.

"While larger studies are needed, the researchers note that their findings suggest that the T cell response in convalescent individuals, and most likely in vaccines, are largely not affected by the mutations found in these three variants, and should offer protection against emerging variants," the NIAID said in a news release.

This data was originally released in February as a preprint before it was peer reviewed.

More studies will be conducted to collect additional data on the vaccines' strength against the variants and whether or not booster shots will be required.

Life Insurers Hit Out At Online Misinformation About COVID-19 Vaccine

By Clare O'Hara, The Globe and Mail, March 28, 2021

Life insurers are reassuring Canadians that getting the COVID-19 vaccination will not have an impact on their ability to get new coverage or maintain their existing benefits. Online misinformation has gone viral through social-media platforms, claiming people who get the vaccine will not be able to qualify for life insurance, or that getting the vaccine will jeopardize any payouts on existing medical and life insurance if recipients were to die or have side effects because of the shot. Several online posts incorrectly referred to the vaccination as an "experimental" procedure saying it would cause life insurance payouts "to be void" if someone died from the vaccine. The Canadian Life and Health Insurance Association, which represents 99 per cent of Canadian life and health insurance business, says the claims are "incorrect and have no basis in fact whatsoever." Norm Leblond, Sun Life Financial Inc.'s chief underwriter and claims risk officer, said it is important for Canadians to know there have been no changes to the company's policies owing to COVID-19 or the vaccine. "COVID-19 – or any viral infection and its related vaccine, for that – would not impact the payment of a claim under the terms of a clients contract," Mr. Leblond said.

Canada Life also took steps to reassure clients in a memo stating “when a COVID-19 vaccine has been given by an authorized health professional, side-effects or complications from the vaccine would not limit someone’s eligibility for life, health or disability benefits.” Manulife is taking things one step further. The insurer is rewarding its group benefit and individual insurance customers for receiving the COVID-19 vaccination.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-life-insurers-hit-out-at-online-misinformation-about-COVID-19-vaccine/>

Canada Must Make COVID-19 Vaccinations Mandatory

by Martin Regg Cohn, Toronto Star Columnist, March 29, 2021

Vaccination of the population will remain elusive for as long as we depend on the power of persuasion and silent prayers. Herd immunity may be an impossibility if it’s only voluntary. The logical alternative to never-ending lockdowns is to make vaccinations mandatory. Yes, mandatory — like mask mandates. No, I don’t mean physically restraining people and forcefully injecting them. After all, we don’t forcefully apply masks to people’s faces, we merely forbid them from forcing themselves upon us unmasked and unasked. We enforce mandatory masks by telling people that they can’t enter any public indoor space or workplace without wearing one. In fact, keeping out the unmasked is no different from forcing smokers to go outside, sparing us second-hand exposure. Nursing homes whose residents are vaccinated are now facing lockdowns when staff members — who refuse to be immunized — are found to be infected. The lopsided freedom of these workers to refuse the vaccine translates into nursing-home residents losing their freedom of movement — confined to their rooms for up to two weeks to comply with unbreakable quarantine rules. We are at inflection point between infections and injections. Many people are dying to get vaccinated, while others would sooner die than be vaccinated. It’s only a matter of time until most countries — including Canada — deny entry to unvaccinated visitors. Over time, that will have a dramatic impact. Just watch the vaccination hesitation magically melt away when foot draggers discover they can’t cross the border, or fly overseas, until they’ve been injected with their doses. It will be a dose of reality on inoculations. Canada will inevitably safeguard the country from unvaccinated foreigners. Why wouldn’t we save Canadians from themselves?

Read Story (Subscription Required): https://www.thestar.com/politics/political-opinion/2021/03/29/canada-must-make-COVID-19-vaccinations-mandatory.html?source=newsletter&utm_content=a09&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=tmh_49968

Vaccine Passports Could Prove To Be A Privacy Minefield For Regulators

By CNBC, March 30, 2021

[Vaccine passports could prove to be a privacy minefield for regulators \(msn.com\)](#)

- The aviation and tourism industries — both brutalized over the last year — have been the keenest to pursue this technology to re-open global travel.
- Given the sensitive health-related data at play, launching any digital service raises questions around privacy and data protection.
- Apple and Google previously collaborated on creating standards for contact tracing in smartphones.

When the EU announced its plans for a "digital green certificate" this month, the tourism industry breathed a sigh of relief that maybe summer could be salvaged.

Since the onset of the coronavirus pandemic, the concept of a "vaccine passport" has been floated regularly. Once inoculated against COVID-19, a person could carry proof of vaccination that would allow them to travel or access services that are otherwise shut under lockdown.

The EU's certificate, which avoids using the term "passport," would create a common digital system for Europe, likely in the form of a smartphone app, to prove vaccination, a negative test or that they have recovered from the virus.

EU Justice Commissioner Didier Reynders said a common EU-wide approach to such a certificate would "gradually restore free movement" in the region.

"It is also a chance to influence global standards and lead by example based on our European values such as data protection," he said earlier this month.

Different industries around the world have been tinkering with these passes for months.

IBM is working with New York State on a digital health pass that uses blockchain technology to verify a person's test or vaccine credentials and Walmart, which is carrying out shots in its stores, recently backed calls for vaccine certificates.

Apple and Google previously collaborated on creating standards for contact tracing in smartphones. The EU has suggested that the tech giants might collaborate again on these efforts with the World Health Organization, but the WHO has since denied this.

Now as vaccine rollouts gather pace, the prospect of these digital passports or certificates have caught the eye of many different industries.

Data Privacy

The aviation and tourism industries — both brutalized over the last year — have been the keenest to pursue this technology to re-open global travel.

The International Air Transport Association introduced its "travel pass" late last year and launched a trial with Singapore Airlines this month.

Initially created to show proof of a negative test, the app will be expanded to show proof of vaccination as well, according to Katherine Kaczynska, assistant director of corporate communications at IATA.

Kaczynska added that IATA is not in favor of mandating vaccines for travel, but the industry group instead views the app as one way to help open up international travel.

Ultimately, the system will be integrated into an airline's own app but there needs to be cohesion in how various vaccine passport proposals are launched and operated, Kaczynska told CNBC.

"We're working closely with governments because we need to make sure things are interoperable," she said.

"It's the governments that need to come out with a standard for digital vaccine certificates and then we need to make sure that works with the IATA Travel Pass and with other apps out there. Ours is specifically focused on aviation but for it to work, there will obviously need to be interoperability between different standards."

Given the sensitive health-related data at play, launching any digital service raises questions around privacy and data protection.

IATA is working with Evernym, a blockchain firm that's worked on various projects for digital decentralized identities, including a project with the Red Cross.

"The main thing with the IATA Travel Pass is that it's decentralized technology, which basically means that all the data is not stored on a central database in any way at all. All the data is stored on the passenger's phone," Kaczynska said.

According to the European Commission, the EU's executive arm, its proposed system will only require "essential information." This includes vaccine or test data and a unique identifier for the certificate.

Ethics

Nicole Hassoun, a professor at Binghamton University specializing in ethics in public health, said deploying any kind of vaccine passport on a mass scale needs careful thought.

As vaccines are distributed in a patchwork of demographics, passports or certificates need to consider exemptions to avoid any discrimination for people that are not yet vaccinated or have health reasons for not being vaccinated, she said.

"Maybe you would allow some kind of passport system but then there have to be health exceptions. There have to be welfare exceptions for people who really have good reasons that they need to access these services (such as travel)," Hassoun told CNBC.

This is partly why the EU proposal doesn't focus solely on vaccination and includes negative tests.

One particular concern is that vaccines are still very new. While data coming out of countries such as Israel show promise, more data is needed to verify just how effective the various vaccines are at reducing transmission and what long-term immunity will look like, Hassoun added.

"We need more data about what the effects on transmission are for people who are vaccinated or people who might have natural immunity, how long will that last? What happens when there are new strains?" she said.

"We need to pay attention to what the private sector is doing as well as what governments are doing and make sure that we regulate if we have to and make sure that they're fair to everybody."

She warned that the provision of passports and certificates need to be equitable as currently the rollout of vaccines is not. While Western nations such as the U.K. and U.S. forge ahead, others are left behind, such as Brazil, which has suffered some of the world's worst outbreaks and is struggling with its rollout.

For the EU, which is facing its own supply issues, the clock is ticking to have the digital green certificate ready for the summer season.

The framework will require speedy perusal and adoption by the European Parliament and Council if Europe and its tourism sector are to avoid a second lost summer.

COVID-19 Vaccine Passports Would Discriminate Against Canadians If Used Here At Home

Opinion By Brandon Trask, Assistant Professor of Law, University of Manitoba, Special to The Globe and Mail, March 18, 2021

https://www.theglobeandmail.com/opinion/article-COVID-19-vaccine-passports-would-discriminate-against-canadians-if/?utm_medium=email&utm_source=Politics%20Briefing&utm_content=2021-3-18_13&utm_term=Politics%20Briefing:%20Conservative%20Party%20policy%20convention%20a%20key%20moment%20for%20Erin%20O%e2%80%99Toole&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

With governments working to roll out COVID-19 vaccines more broadly, some Canadian jurisdictions are considering "vaccine passports," which would be proof that the holder has been vaccinated. These documents would be intended to facilitate international travel. But we must be vigilant against any efforts to deploy them domestically that would discriminate against people who have not been inoculated.

Provinces' musings on the issue have been all over the map. Manitoba Health Minister Heather Stefanson quite rightly made clear that "employers and other parties should not be requesting proof of immunization for any purpose." On the other hand, Ontario Health Minister Christine Elliott has said that vaccine passports are "going to be really important for people to have for travel purposes, perhaps for work purposes, for going to theatres or cinemas, or any other places where people will be in closer physical contact."

In essence, some governments appear willing to shame or coerce people into being vaccinated through a domestic vaccine passport regime – one that would result in the exclusion of unvaccinated individuals from some everyday activities, effectively making vaccines the required cost of living in society.

From a public health perspective, it is fair to say that governments everywhere would prefer to make COVID-19 vaccines compulsory. The United States has a long history of such regimes; mandatory vaccination has been deemed constitutional by the U.S. Supreme Court as early as the early 20th century. However, in Canada – where we don't have such a history, and where governments tend to place more of an emphasis on citizens volunteering to act in the common good – directly mandating vaccinations is likely impermissible due to the Charter, which guarantees the right to life, liberty, and security of the person. If governments were to proceed with directly mandating vaccinations, they could cite section 1 of the Charter, which declares that rights and freedoms are subject to "reasonable limits" that can be "demonstrably justified in a free and democratic society." But it is unlikely that such an argument would be successful, at least at this stage, as it is not yet definitively proven that vaccines prevent individuals from being carriers of COVID-19. And many exemptions would need to be permitted.

However, under a domestic vaccine passport regime – intended to be an indirect way for governments to force vaccines upon the population – the responsibility for checking such documents (which would constitute the gathering of private health information) and enforcing societal exclusion for unvaccinated individuals would fall to the private sector, which includes employers, stores, restaurants and service providers. Private-sector actors are not bound by the Charter. While they must follow applicable provincial human rights codes, it is unclear whether these protections – which vary by province – would be sufficient in all cases to guard against health-related discrimination, based upon whether an individual is willing or able to produce a vaccine passport.

Proceeding in this manner would also send a terrible message. By developing a vaccine passport and endorsing or tolerating its use for domestic purposes by the private sector, a government would effectively be trying to do through the back door what is not permitted through the front.

As Canadians, are we okay with provinces creating a system that actively discriminates against individuals based upon health-related circumstances and characteristics? Our existing legal principles and rights would indicate that we are not. Unfortunately, there have been many examples throughout Canadian history where we have abandoned our principles in difficult times – and our courts have not always stepped in to offer protection for those who have been oppressed as a result. For instance, Indigenous communities seeking to protect their lands and community members have [repeatedly been failed](#) by a legal system that neglects to consider foundational Indigenous legal principles. Additionally, the horrific use of internment camps within Canada during the Second World War was upheld by [Canadian courts](#), along with the deportation of Japanese Canadians.

Rather than attempt to impose vaccine requirements on the population – whether overtly or covertly – governments need to focus on developing strong education campaigns so that individuals can make an informed decision to, one hopes, act for the common good.

I, for one, will certainly opt to receive any COVID-19 vaccine when it is offered, but I have no intention of providing a vaccine passport to anyone other than for international travel purposes. A healthy Canadian society is – and must stay – a free and democratic one.

New Data Shows COVID-19 Pandemic Now 'Completely Out Of Control' In Ontario, Key Scientific Adviser Says

By Lauren Pelley, CBC News, March 29, 2021

[New data shows COVID-19 pandemic now 'completely out of control' in Ontario, key scientific adviser says \(msn.com\)](#)

A new briefing note from a panel of science experts advising the Ontario government on COVID-19 shows a province at a tipping point.

Variants that are more deadly are circulating widely, new daily infections have reached the same number at the height of the second wave, and the number of people hospitalized is now more than 20 per cent higher than at the start of the last province-wide lockdown, states an analysis from Ontario's COVID-19 science advisory table published on Monday night.

"Right now in Ontario, the pandemic is completely out of control," Dr. Peter Juni, the table's scientific director and a professor of medicine and epidemiology with the University of Toronto, said in an interview prior to the briefing note's publication.

That stark assessment follows weeks of warnings from medical professionals in Ontario over rising case counts and fast-spreading variants. It comes the same day B.C. announced it will be implementing a three-week "circuit breaker"-style lockdown, with sweeping new restrictions on indoor dining in restaurants, group fitness and worship services.

Juni said for Ontario, there is now "no way out" of the dire scenario that's set to unfold over the next few weeks without a widespread lockdown as well — coupled with other measures, including the province providing paid sick leave to essential workers, encouraging Ontarians to avoid movement between regions, and ensuring residents have access to lower-risk outdoor activities.

"There is no such thing as winning this race with just vaccinations," Juni stressed. "That's impossible."

Variants now 67% of Ontario infections

The table's latest analysis, first reported by CBC News on Friday, shows new variants of concern now account for 67 per cent of all SARS-CoV-2 infections in Ontario.

Compared with the early strain that circulated, the variants — which are primarily B117, the variant first identified in the U.K. — are proving to cause more severe illness.

The briefing note outlines that the variants are associated with a more than 60 per cent increased risk of hospitalization, a doubled risk of admission to intensive care, and a 56 per cent increased risk of death.

By March 28, the daily number of new SARS-CoV-2 infections in Ontario also "reached the daily number of cases observed near the height of the second wave, at the start of the province-wide lockdown," on December 26, 2020, the note reads.

Toronto-based geriatrician Dr. Nathan Stall, a member of the science table, said Ontario is "repeating the same mistakes over and over and over again."

"We continually fail to protect the most vulnerable," he continued. "First it was long-term care, now it's community-dwelling older adults (and) essential workers."

The number of people hospitalized with COVID-19 is now 21 per cent higher than at the start of the province-wide lockdown, while ICU occupancy is 28 per cent higher. The percentage of COVID-19 patients in ICUs who are younger than 60 is about 50 per cent higher.

"We're seeing this shift of who's in the hospital and who's in the ICU right now... that's worrying," said University of Toronto epidemiologist and researcher Ashleigh Tuite, the lead author on the briefing note.

Emergency and critical care physicians have also highlighted that trend, noting anecdotally in recent weeks that patients appeared to be showing up to hospitals both younger and more seriously ill than during the first two waves of the pandemic in Ontario.

The good news, according to Stall, is that the once-raging fire in long-term care has been nearly extinguished. But he warned younger, unvaccinated adults remain at risk of falling ill.

"There are a lot of susceptible individuals," he said.

Ontario Boosting Hospital Capacity

Stall said the analysis should be sobering, for both decision-makers in the Ontario government and the public — though he acknowledged the mixture of pandemic fatigue and vaccine euphoria facing many residents may make it hard to comprehend what's in store in the weeks ahead.

So will Ontario follow B.C.'s lead and implement a large-scale lockdown? Or a stay-at-home order like the province was under after cases kept spiking following the heightened restrictions put in place last December?

Alexandra Hilken, a spokesperson for the Ministry of Health, said health officials will continue to "review the data and trends" but did not share any plans for future restrictions.

She also noted the province's hospital investments, including up to \$125 million to expand critical care capacity. Work is happening to add over 500 critical care and high intensity medicine beds to hospitals in areas with high rates of transmission, she said, plus two potential field hospitals, one that could be available in early April at Sunnybrook Health Sciences Centre in Toronto, with early site work happening in Hamilton as well.

"Ontario Health and the Ontario Critical Care COVID Command Table continue to work with our hospitals to transfer patients from hospitals who are at capacity to others sites to ensure no capacity goes untapped," she continued.

Experts who are ringing alarms warn boosting capacity and shuffling patients around won't stop people from falling ill in the first place.

"We should not hope for miracles," Juni said. "They're not coming... vaccines will work much better when we start to control the growth we have now, otherwise the force of infection will be too high."

'Significant Delays' Until Impact Is Clear

According to the briefing note, "there will be significant delays until the full burden to the health-care system becomes apparent," because the increased risk of COVID-19 hospitalization, ICU admission and death after infection is most pronounced 14 to 28 days after diagnosis.

Other non-COVID-19 procedures and appointments could be delayed, Stall noted, adding to a sky-high backlog that's been prompting concerns over delayed treatments and missed diagnoses for the last year.

Now, much of what's to come is already set-in-stone, Juni warned. But he stressed a light at the end of the tunnel does remain — and there's still a chance to prevent future deaths through a combination of policy and individual action.

For the government, he said, that should mean a complete lockdown of all indoor spaces, given the higher transmission risk. For Ontarians, he stressed the need for strict adherence to public health precautions while relying on the warming weather to spend time outside, where the risks of getting infected are lower.

"It's important now that everybody just wakes up and comes out of denial," Juni said.

How Local Tourism During COVID-19 Is Improving Travel For The Long Term

By Alyssa Schwartz, Special To The Globe and Mail, March 30, 2021

https://www.theglobeandmail.com/life/travel/article-how-local-tourism-during-COVID-19-is-improving-travel-for-the-long/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-3-30_21&utm_term=Coronavirus%20Update:%20Third%20wave%20is%20hitting%20adults%20in%20their%2040s%20and%2050s%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb

The tourism sector has been trying to make travelling like a local a thing for years, but it took a pandemic to get it to stick.

In Canada, though inbound tourism is shut down, local travel is booming. While they're normally swarming with international tourists, Banff and Jasper national parks, for example, saw just 25 per cent fewer visitors in 2020, meaning an upswing in local travel prevented an even deeper plunge; nearby, Kananaskis Country saw a record-breaking number of visitors – 5,394,168, an increase of more than 1.2 million over 2019. And with slow vaccine rollouts, Canadians will be staying close to home a little longer. According to a recent survey from the Travel Health Insurance Association of Canada, 80 per cent of Canadians do plan to take a trip this year, but just 29 per cent say they'll leave the country.

Indeed, for many around the world, getting away from it all has come to mean not going very far at all. And while this local travel boom has been a lifeline for the tourism sector, it's also driving changes that will have all visitors travelling more like locals once the pandemic is behind us.

"Tourism had one metric for about 100 years, and that was just more. More customers, more visitors," said Greg Klassen, a tourism industry strategist and principal of Twenty31 Consulting. "It wasn't a very good metric because it created a lot of challenges. It created overcrowding and that had an impact on the visitor experience. When you're there to see waterfalls and you're standing behind somebody, standing behind somebody, standing behind somebody, it's not a very enjoyable experience."

For Karen Ung, a Calgary-based outdoor travel blogger, giving attention to Alberta's lesser-known outdoor attractions has long been part of her mandate as a volunteer Alberta Parks ambassador. But she's seen increased interest in these off-the-beaten track spots. "Normally you have the weekend warriors and every weekend they head out to the mountains and go to the same place. Now those trails might be quite crowded, so instead of heading west to the mountains, they're going east. They're going to Dinosaur Provincial Park or Drumheller or they're going north. There's a lot more exploration going on."

From Aspen Crossing, a tree farm-turned-historic train destination, to ghost towns to new camping attractions, Ung says she too has broadened her local horizons over the last year. "We found out about one campground near us where there was river rafting that was kid-friendly, and I thought, 'Wow, this is an hour and a half from our house, how did I not know about this?'"

At the most basic level, Klassen says, this increased local exploration creates a positive cycle. “We know that there are these little towns and communities sometimes only half an hour away from us that offer some really interesting things to see. Now that these areas are being discovered, we have an opportunity to develop these areas for tourism, so we don’t over-concentrate our visitors into the same spots.”

When borders re-open, Klassen expects there will be additional trickle-down effects. “Now that local is more cool than it used to be, when we have visitors come and visit us, where we once would get in the car and go somewhere further away, we might rethink that and bring them to some of our local haunts now that we’ve rediscovered them.”

It’s a similar story in other places that have faced hard lockdowns and travel restrictions: Australia, which has effectively closed its borders to international travel and faces fluctuating interstate restrictions, saw an overall decrease in domestic travel but a significantly greater proportion of road trips. Based on metrics such as overnight trips and spend, intrastate travel down under was least affected.

At Mona, the Museum of Old and New Art in Hobart, Tasmania, the vast majority of its 400,000 annual visitors have traditionally come from out of state and abroad. Following a nine-month closure and strategic revamp, the museum has been seeing similar numbers of daily visitors as prior to the pandemic – but they’re not travelling nearly as far to get there.

“Our local visitation has gone up about 20 per cent and our wider Tasmanian visitation has gone up considerably to about 90 per cent,” says front of house operations manager Anthony White. “[But locals] aren’t coming to Mona for an hour, they’re coming for an experience, particularly if they’re driving to get here from across the state. So, we’ve looked to give that experience more space and to provide more reasons to stay and explore.”

Among the new things to see and do: the seven-meter-high bronze Girls Rule sculpture by American Tom Otterness, which doubles as a playground; a labyrinthine mirror maze by Australian artists Christian Wagstaff and Keith Courtney, the largest of its kind in the world; daily live outdoor music and dining “experiments” at Mona’s award-winning restaurant Faro, itself a destination.

The museum also relaunched its mobile app, the O, to anchor the entire experience. “Mona [has always] messed with the curatorial approach of traditional museums, and the O was originally conceived to replace wall labels. It was predominantly an artwork interpretation device,” White says. Now the app has a hidden function: It’s a tool to strategically move traffic through indoor exhibits.

“Something we obviously needed to work hard on was creating flow and not having bottlenecks,” says White. “One of the challenges emerging from the closure period was how to maintain a sense of discovery and exploration. We needed to introduce measures to control flow for obvious reasons, but how do we get that balance right?”

“Museums tend to have a focus on how to achieve high visitation and turnover. What we’ve really learned from all this is that finding ways to spread visitation and encourage people to take more time to explore and to break up their day improves the quality of the experience.”

In Sonoma, California, Margaret Lindgren, proprietor of Unbeaten Path Tours, underwent a similar exercise in how her company could marry its original purpose – taking guests on treks through Northern California’s wild beauty – with meeting people’s physical and emotional needs in these unique times.

“Within three days [last March], everything I had on my reservation docket for 2020 disappeared,” Lindgren says. After growing her business for nearly a decade, the uncertainty led to a personal crisis of confidence, which she dug herself out of by designing sigils, personal symbols inspired by her surroundings. This, in turn, inspired her newest hiking offering: Healing Walkshops.

“To start, we walk from a woodland environment to the coastal environment. We talk about the interconnections and independence of these two environments, and we look at all sorts of examples of how nature is mutualistic and cooperative and how it adapts,” she says. The 1.5-hour hike is followed by a sigil workshop and crystal bowl sound bathing.

A second round of stay-at-home orders in California in the fall meant growth hasn’t been linear – “It’s been like a stone skipping,” she says – but Lindgren says interest is increasing steadily. Unlike before the pandemic, when guests were largely international, most bookings are from San Francisco-area residents escaping the city. But as broader travel resumes, Lindgren sees Walkshops as an opportunity to aid individual recovery as people come to terms with the traumas of the last year.

“This experience really helps people get inside the beauty of the place. For a traveller, it takes on new meaning,” Lindgren says. “In the past, we bypassed our local connection to place. We’d always travel to get away. What we’re finding is that we’re learning so much more about ourselves in our own backyards – and learning a lot more about our own backyards.”

Here's What Post-Pandemic Travel Might Look Like

By Kenneth Kiesnoski, CNBC, March 30, 2021

[Here's what post-pandemic travel might look like \(msn.com\)](#)

- After a year of pandemic-induced lockdowns, Americans are looking to travel again as vaccinations against COVID become more widely available.
- Much has changed since last spring, and travel suppliers say many changes — for better or worse — are here to stay.

Many Americans are thinking of travel again.

And who can blame them? After all, it's been more than a year of see-sawing coronavirus infection rates, on-again, off-again lockdown restrictions, and simple quarantine fatigue.

As COVID-19 vaccination efforts gather steam nationwide, tourism suppliers are tracking increased interest, and even business, in vacations departing as early as this spring. Many aspects of the travel experience, however, have changed and may become permanent — for better or worse.

"We're increasingly seeing people optimistic about traveling, either as soon as this spring or into the summer," said Jeff Hurst, president of online vacation home rental site Vrbo in Austin, Texas, and marketing co-lead at parent company Expedia Group.

"What's encouraging is that people are essentially putting their money where their mouth is and booking that trip," he said.

A recent Vrbo survey of 8,000-plus people found that 65% of Americans plan on traveling more in 2021 than they did pre-COVID.

A March survey of 535 adults by website The Vacationer found that once the pandemic is "officially" over, a quarter of people plan to travel more, while just over 58% will return to pre-COVID travel habits. The same study found that 67.72% of respondents plan to travel this summer.

Expedia Group's 2021 Travel Trends Report, conducted in December, found that 46% of people said they'd be more likely to travel when a vaccine became widely available. By Wednesday, March 31, nine states will offer all their residents vaccinations, and President Joe Biden wants to make every U.S. adult eligible for vaccination by May 1.

Jon Grutzner, president of Insight Vacations and Luxury Gold — two high-end guided vacation brands owned by Cypress, California-based The Travel Corporation — said that "as the vaccine rollout continues to evolve, we've seen a dramatic uptick in our bookings."

Reservations are now coming in for Q3 and Q4 of this year. "But it's 2022 that is going to be a record year, I think, for all folks," Grutzner said.

Air travel is surging, CNBC has reported, and both short- and long-term hotel bookings are beginning to recover, according to Nicholas Ward, president and co-founder of Koddi, a Fort Worth, Texas-based travel booking technology company.

Ward said he sees increased vaccination rates, more travel demand and good travel sentiment data as pointing to "the possibility of a great summer period, even if we don't fully recover in 2021."

While demand for traditional hotel accommodations remains down about 13% from last year and 20% vs. 2019, "that's the least it's been down for in some time," he said. "We're seeing things generally going in the right direction from a travel demand perspective and continuing to improve week on week."

For all that, industry executives don't see a return to the pre-pandemic status quo. There's a new travel normal, they say, for better or worse.

"I don't think there will be a future year that feels normal in the context of the past," said Vrbo's Hurst. "I'm not really not planning that way, and I'm not sure consumers are, either."

James Ferrara, co-founder and president of Delray Beach, Florida-based IntelTravel — a network of some 60,000 home-based travel advisors — agreed.

"We'll never return to what the industry looked like pre-pandemic, nor should we," he said. "We have grown through the last year, we've learned some stuff — and so have consumers.

Ferrara said some changes, such as continued masking or cruise ships sailing at half capacity, will only be temporary, while others — like enhanced sanitation protocols and relaxed cancellation and rebooking policies from airlines and other travel suppliers — are here to stay. "This looks like a long-term change to me, and I think that's excellent business for everyone."

Koddi's Ward agreed and predicted that the safe and "frictionless" check-in protocols that hotels, resorts and other accommodations instituted during the pandemic represent a sea change, with suppliers focused on upgrading technology such as smartphone apps.

"We're seeing contactless check-in, mobile check-ins, really pick up quite significantly," he said. "It's a net win for consumers and really can be for hotels, as well.

"They're looking to operate — and in many cases have to operate — much more efficiently," said Ward, noting it will take some time for accommodation staffing levels to rebound, so tech shortcuts are crucial.

Interest In Travel Advice Is Up

Speaking of staff, Ferrara said the silver lining to the pandemic for travel advisors — or travel agents, as they were once more commonly known — was that it proved their worth to consumers. A profession that has suffered repeated blows, from commission cuts to the rise of online booking engines, since the turn of the century, finally got to prove it has the right stuff when COVID hit and vacations were scrubbed en masse.

"Here we are a year later, and we're seeing some customers still struggle to get their refunds," said Ferrara. "A professional travel advisor would do all that work for you and often at no cost."

When he founded InteleTravel in the early 1990s, the credibility of travel advisors "fell somewhere around used car salesmen," Ferrara said. But "consumers have learned the value of a professional travel advisor, particularly when things don't go the way they want them to go."

"In my career, which is over 30 years now, I've never seen interest and confidence in travel agents as high as it is now," he added, noting he has seen surveys showing that two-thirds of prospective travelers plan to use a travel advisor for future trips.

Where Are They Headed?

Look for continued interest in domestic travel, beach vacations, vacation home rentals and "bleisure" trips mixing business travel and vacations — all trends that took hold or took off during the pandemic. Another is the road trip.

In a recent survey by Erie Insurance, 51.2% of respondents said they plan on taking at least one road trip in their own vehicle this year, while another 30% would like to but say it depends on the state of the pandemic. Of those who will travel, 55% plan to drive more than 500 miles from home.

Hurst at Vrbo says local, drive-to travel is here to stay. "The wanderlust to explore what's close by, you know, has in particular for the younger generations potentially durable benefits," he said. "You're not going to be in the air as much.

"It is a different type of economically sustainable travel, and that you can invest more in local communities and things you might feel a different type of connectiveness to."

Grutzner agreed that "travel with a purpose" is in. "We're getting more questions now about what our company does to give back." (All 40 The Travel Corporation brands collectively founded TreadRight Foundation, which supports 50 projects worldwide dedicated to sustainable tourism and community and environmental support.)

Grutzner also expects a resurgence of interest in escorted vacations, or group tours, although travelers may now prefer smaller contingents.

"We're careful and very selective about hotels we stay in, the restaurants where we eat and the places that we go, so that we're not putting our guests in danger," he said, adding that Insight's average tour includes fewer than 24 participants and Luxury Gold's, under 20. "I do believe this will be more and more something that people will seek out."

Something they'll also look for — or be required to have — is travel insurance, especially for medical care outside U.S. borders. Grutzner said 85% of clients now buy insurance, compared with 40% to 45% pre-COVID.

"I can tell you that everyone should add travel insurance to every transaction," said Ferrara, noting that travel suppliers relaxing change penalties does not mean vacationers don't have to worry. "You do have to worry about being airlifted somewhere you trust the medical services," he said. "And those bills — I've seen people put through claims for a quarter of a million dollars."

While today's travelers will largely be vaccinated and insured, the travel sector itself will end up healthier than it was pre-pandemic, Hurst said.

"We'll have a new muscle as it relates to ... how ... we deal with hopefully a much more minor version of this in the future," he said. "I think we're all more prepared ... so I'm optimistic that future such events are both smaller and less disruptive."

More Vaccinated Travellers Mean Pricier Hotels, Flights

By Sam Kemmis, NerdWallet, The Associated Press, March 31, 2021

[More vaccinated travellers mean pricier hotels, flights \(msn.com\)](#)

The cost of travel will slowly rebound from historic lows as more people receive COVID-19 vaccinations and book long-deferred trips, according to industry experts.

This time last year, air traffic in the U.S. plummeted, with 95% fewer travellers passing through Transportation Security Administration checkpoints in April 2020 compared with April 2019. This reduced demand led to a corresponding decrease in airfare prices.

The average cost of a domestic round-trip ticket in the second quarter of 2020 dropped 28% from the same period in 2019, down to \$259, according to the Bureau of Transportation Statistics. Few travellers were monitoring these prices at the time since so few were booking flights. But now, with COVID-19 vaccinations opening the possibility of travel to millions more Americans each week, prices are once again set to change.

If you're one of those would-be travellers, experts cautiously advise booking your travel soon. Much remains uncertain, but prices are unlikely to return to 2020 levels.

Flight Demand Set To Take Off

Experts who track travel deals and consumer interest say demand for airplane seats is likely to increase, driving prices back up.

Domestic airfare prices are expected to rise 4%-5% every month until summer 2021, said Adit Damodaran, an economist with Hopper, a travel search tool. "A lot of that is based on the vaccination rollout."

And this increased demand might combine with decreased supply. Airlines scaled back routes and flight frequency in 2020, parking aircraft and furloughing staff. They may be slow to return capacity to pre-pandemic levels, even as bookings pick up steam.

"Airlines are burning so much cash, so what we're seeing is that they're slowly expanding supply," said Jesse Neugarten, who founded the flight deal newsletter Dollar Flight Club. "If we have to shut down travel again, they don't want to get caught in a similar situation as they did in 2020."

Hotel Prices May Rise Slowly

Hotel prices have also dropped during the pandemic, though not as uniformly. Room rates in February in New York City were down 37% year-over-year according to Hopper's data, while small-town hotels saw only a 5% dip. This reflects a larger exodus from crowded cities during the pandemic. This pattern could reverse as vaccinated travellers flock back into metropolitan areas later in 2021, driving prices up.

But tourism accounts for only part of travel demand. Business travel, which has all but ceased during the pandemic, will likely be slower to return. This could keep hotel prices low throughout 2021, especially in large cities. It could also suppress airfare prices somewhat, even as more tourists take to the skies.

While that process is underway in some countries, aviation groups are pushing U.S. officials to have a clearer plan for restarting international flights into and out of the country. Last week, a coalition of air travel organizations, flight attendant unions, and pilot unions sent a letter to the White House urging the Biden administration to develop a roadmap by May 1 to rescind the restrictions on inbound international flights.

Among their demands, the aviation groups asked the federal government to “encourage business and leisure travelers to prepare for and comply with requirements for a safe re-opening of inbound and outbound international travel by the summer of 2021.”

But is the industry's goal of largely re-opening international flying by this summer actually doable? Experts say there's a chance it might happen, but it will most likely come in small steps.

“There is a lot of speculation and wishful thinking about re-opening the U.S. to inbound international visitors, just as there is for Americans to be able to visit other countries,” says Henry Harteveltdt, an aviation analyst and president of Atmosphere Research. “I’m uncertain whether the Biden administration will relax admitting international visitors until and unless they are confident about the progress other countries are making in controlling COVID.”

Some countries and regions are currently experiencing a third or fourth wave of the virus, making federal officials wary of allowing tourists in again. Resurging outbreaks are also leading officials in other countries to tighten border policies once again. “Select countries in Europe have started re-opening to international travelers, but are now reconsidering as COVID-19 re-emerges in force, and we have started seeing international airlines cancel select summer flights,” Helane Becker, managing director and senior research analyst for airlines at Cowen investment bank, said in a recent email memo.

And there's the fact that medical experts are urging travelers not to venture too far from home yet. “Above all, the thing we're really getting concerned about, of course, and continue to be concerned about, are the variants and the spread of the variants,” says Keri Althoff, an associate professor of epidemiology at the Johns Hopkins Bloomberg School of Public Health. “Staying local, even within the United States, but definitely also from a global perspective, really helps to slow down the spread of variants.”

What Will Air Travel Look Like This Summer?

Experts say there will be some re-opening of international flight routes this summer, but efforts will likely be piecemeal. “If we see meaningful progress [containing COVID-19] made during April and May, and if signals are pointing in the right direction, we may see restrictions be relaxed or removed by July,” Harteveltdt says.

Additionally, vaccine inequality is proving to have a major role in which countries can ethically and logistically be accessed by tourists. “Given the vast differences in how fast vaccines are rolling out in different countries, we should expect a fairly asymmetrical return to travel,” says Lauren Uppink, head of aviation, travel, and tourism at the World Economic Forum. “We should also expect to see a situation where countries farther along with vaccinations start to operate more routes between themselves,” as well as “more stringent restrictions for individuals traveling from worse affected areas,” she says.

That practice is already underway. Iceland, for instance, recently became the first European country to open its borders to fully vaccinated U.S. tourists. Airlines have responded in kind: Delta recently added a host of new daily summer flights from the U.S. to Reykjavík. It's a trend that could continue in various regions throughout the year. "It's possible that we may see other countries re-open their borders to vaccinated U.S. travelers," says Harteveltdt.

While a large-scale restart of global routes might not happen this summer, other industry experts are optimistic that it could happen by the fall. Officials at the International Air Transport Association, an industry group that represents 290 airlines around the world, say they expect the world's borders to fully re-open by October 2021.

For this summer, though, air travel is set to unlock slowly, one area of the map at a time. "In some regions, we may see a small uptick in summer travel," Uppink says. "But international flights are unlikely to resume as rapidly as the industry and travelers would like."

Five Big Signs That Travel Is Roaring Back

By Jordan Valinsky, CNN Business, March 20, 2021

<https://www.cnn.com/2021/03/20/business/travel-rebound-coronavirus/index.html>

Vacation deprivation is about to be replaced by a travel boom, according to Expedia CEO Peter Kern.

He told CNN's Julia Chatterley earlier this week that people are beginning to think about their future travel "very quickly." Reservations on the travel website for some parts of the United States this summer are "all booked up" and he expects Europe will soon follow as the number of vaccinations grow.

Of course, "normalcy" for the travel industry is still a long way off because of the lack of business travel and the continued closure of many international borders. And the Centers for Disease Control and Prevention is still urging Americans — even those who have been vaccinated — not to travel.

But leisure travelers itching for a getaway have helped spur demand for US airlines, Airbnb and hotel chains.

Here are some major signs that there's a travel turnaround:

Air Travel Is Soaring

Executives from American Airlines (AAL), United (UAL), Delta (DAL) and JetBlue (JBLU) all said this week that they've seen strong demand for seats from leisure travelers. Bookings have been particularly strong during the traditional spring-break period and going into the summer.

"The last three weeks have been the best three weeks since the pandemic hit," American Airlines CEO Doug Parker said about advanced ticket sales. "We're getting very close to 2019 levels in total bookings."

JetBlue CEO Robin Hayes echoed the optimism, saying there's "a lot of pent-up demand." He added: "As people are getting vaccinated, they're jumping on airplanes to see people they haven't seen in year."

In a note to employees Thursday, Delta Air Lines CEO Ed Bastian said it has "seen positive momentum in recent weeks," adding that it could break even sometime soon. "This gives me optimism that a return in demand is underway," he said.

TSA Numbers Are Climbing

That demand is being reflected in data from the Transportation Security Administration.

Air travel is up from a year ago for the first time since the pandemic began. About 1.4 million people passed through US airport security checkpoints on Thursday, March 18 according to the TSA, up from the 780,000 who were screened on the same day last year.

More than 8.8 million people have flown in the last seven days, and more than 1 million people were screened each of the last eight days — the longest such stretch of the pandemic.

Still, Thursday's numbers are still at a heavily depressed level, because it's roughly 60% of the traffic the same day in pre-pandemic 2019.

Airbnb's Top Towns

Bookings for "warm weather locales, small beach towns, and access to state and national parks" are fueling Airbnb. The home-sharing website said this week that it's seeing more bookings because of "pent-up travel dreams."

Among the most-searched cities and regions on Airbnb are southern Maine, the Outer Banks in North Carolina, and Montana. The number of people searching for properties with outdoor spaces was 35 times higher compared with the same travel period a year ago.

Big Deals

Extended Stay America (STAY) announced this week that it's being taken private in a \$6 billion deal. It's the latest green shoot for the beleaguered hotel industry, which, to put it lightly, had a dismal 2020.

The budget-minded chain has about 650 hotels across the US. The company fared better last year compared with its competitors because it was attractive to traveling medical professionals and other essential workers who had to work during the pandemic.

Blackstone and Starwood Capital will evenly split the company, with the owners betting that the chain will continue to grow. A Starwood executive told The Wall Street Journal that they expect people in training programs, and couples getting divorced or moving might stay at the hotel in the future.

Disneyland Is Finally Reopening

Disneyland and its sister theme park California Adventure announced plans this week to re-open with limited capacity on April 30.

Disneyland is the Disney's flagship theme park located in Anaheim, California. It has been closed for more than a year because of the pandemic.

"It's the final sign that things are getting back to normal for the Disney company," Robert Niles, editor of ThemeParkInsider.com, told CNN Business of the reopening. "Having Walt Disney's original park closed, even with the others being open, was still a reminder that something was amiss."

For now, only California residents may visit the parks because of state health guidelines, the company said. Safety measures include mandatory masks for guests over the age of 2, social distancing, and use of a new ticketing system to help manage capacity.

CDC Rejects Cruise Industry's Request To Sail In July

By Joseph Choi, The Hill, March 28, 2021

[CDC rejects cruise company request to sail in July \(msn.com\)](#)

The US Centers for Disease Control and Prevention (CDC) shot down calls from the cruise industry to allow business to restart in July, saying it would stick to its original plan of letting cruises resume in November.

USA Today reports the Cruise Lines International Association (CLIA) asked the CDC to lift its "framework for conditional sailing order" in order to allow cruise ship sailing to resume in July.

"The outdated CSO, which was issued almost five months ago, does not reflect the industry's proven advancements and success operating in other parts of the world, nor the advent of vaccines, and unfairly treats cruises differently," president and CEO of CLIA Kelly Craighead said.

CLIA pointed out that the CDC has not issued further guidance since its last order in October, despite saying it would do so. The cruise organization argued that the cruise industry was experiencing unfair treatment, claiming it is the only sector of the U.S. economy that is still shut down.

CDC spokesperson Caitlin Shockey said the current order would remain in place until November 1 and the agency is working on what the next phases should look like.

"Returning to passenger cruising is a phased approach to mitigate the risk of spreading COVID-19," Shockey said. "Details for the next phase of the CSO are currently under interagency review."

Companies have announced the resumption of cruises in other parts of the world. Royal Caribbean in early March announced it would hold a "fully vaccinated" cruise. The cruise line's new ship "Odyssey of the Seas" is set to launch from Haifa, Israel, for the first time in May.

Several cruise ships became coronavirus hot spots early in the pandemic, as the virus spread quickly in the contained space. Some were forced to remain docked in quarantine and in one high-profile case, the US Coast Guard initially didn't allow the Coral Princess to dock after it reported dozens of cases on board.

The close quarters in cruise ships increases the risk of spreading infectious diseases and Martin Cetron, the director of the Division of Global Migration and Quarantine for the CDC, told USA Today that the risk of spreading disease continues when passengers disembark.

"It's quite clear this is a formula for accelerated introduction, transmission and then accelerated spread," Cetron said.

Britain Eases COVID-19 Lockdown Restrictions As Third Wave Surges Through Europe

By Paul Waldie, The Globe and Mail, March 29, 2021

https://www.theglobeandmail.com/world/article-britain-eases-COVID-19-lockdown-restrictions-as-third-wave-surges/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-3-29_20&utm_term=Coronavirus%20Update:%20Canadian%20provinces%20pause%20AstraZeneca%20COVID-19%20vaccine%20use%20for%20people%20under%2055&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

While much of Europe struggles with a third wave of COVID-19 infections and a slow vaccination rollout, Britain has begun to ease lockdown restrictions as its immunization rate approaches 60 per cent of the adult population.

Golf courses, tennis courts and outdoor swimming pools re-opened across England Monday, and people were allowed to gather outside in groups of six for the first time since Christmas. Recreational sports leagues also resumed, and the government is hoping that by summer limited numbers of soccer fans can return to stadiums. Wales introduced similar easing over the weekend, and Scotland and Northern Ireland plan to follow suit this week.

British Prime Minister Boris Johnson said Monday that the government remains on track to lift more restrictions in mid-April and May, including allowing pubs and restaurants to reopen. If all goes well, the government plans to remove all lockdown measures by the end of June.

“More than anything I know how much it meant to millions of people to join someone else for a cup of tea in the garden,” Mr. Johnson said during a news conference. “I don’t see anything in the data right now that would cause us to deviate from the roadmap [to ease restrictions], but we’ve got to remain humble in the face of nature.”

Britain spent much of the winter in near-total lockdown as the country battled a more contagious variant of the virus that was first detected outside London last November. The number of infections, deaths and hospitalizations soared to the highest levels since the pandemic began, and there were fears the National Health Service could be overwhelmed.

The situation has markedly improved in recent weeks as the vaccination effort has gained pace. The number of COVID-19 cases across the U.K. has fallen to the lowest level in six months, while deaths and hospitalizations have also plummeted. So far, more than 30.4 million people, or about 57 per cent of the adult population, have received the first shot of the two-dose vaccines, and 3.7 million have received both.

There are concerns that the wave of infections that has surged across Europe in recent weeks could come crashing down on the U.K. Most European countries are struggling with the British variant, as well as one first detected in South Africa. Meanwhile, the European Union’s vaccination campaign has been slowed mainly by supply shortages.

Christ Whitty, the Chief Medical Officer for England, said Monday that the main concern for the U.K. was the potential emergence of even stronger variants in Europe. “These are COVID variants which might, and I want to stress the word ‘might,’ have a problem with the vaccine, where the vaccine is less effective against them,” he told the news conference.

Mr. Johnson also stressed that health officials were still not entirely certain of the efficacy of the vaccines. “The vaccine rollout has been very impressive, and thanks to everybody who’s been involved in it, but what we don’t know is exactly how strong our fortifications now are, how robust our defences are against another wave,” he said.

While the vaccination drive has exceeded expectations, figures released Monday pointed to low immunization rates among some ethnic communities.

About 90 per cent of people over the age of 70 who identified as “White British” have been vaccinated, according to the Office for National Statistics. That compared with 59 per cent of “Black Africans” in that age group, 69 per cent of “Black Caribbeans” and 73 per cent of elderly people of Bangladeshi heritage. “Vaccination rates are markedly lower amongst certain groups, in particular amongst people identifying as Black African and Black Caribbean, those identifying as Muslim and disabled people,” said Ben Humberstone, an ONS statistician. “These differences remain after accounting for geography, underlying health conditions and certain indicators of socioeconomic inequality.”

Doug Brown, the chief executive of the British Society for Immunology, said the figures showed the U.K. can't be complacent despite the success of the vaccination program. "We urgently need to engage with these groups to lessen any health inequalities that may be derived from lower vaccine uptake," Dr. Brown said. "To build confidence in getting the COVID vaccine, we need to engage deeply with communities to earn their trust and answer their questions and concerns."

Government Action Can Still Save Summer, European Airlines Say

By Reuters, March 25, 2021

<https://money.usnews.com/investing/news/articles/2021-03-25/government-action-can-still-save-summer-european-airlines-say>

European governments can still salvage the summer tourist season despite COVID-19 vaccine setbacks and resurgent infections, if they take joint action on digital health passes and travel rules, airline chief executives said on Thursday.

"Travel in Europe will be possible this summer if EU governments deliver," industry group Airlines for Europe said in a presentation hosted by the CEOs of Air France-KLM, easyJet, TUI Airlines and Volotea.

Renewed lockdowns and slow vaccine rollouts have raised the spectre of another weak European summer that would leave indebted airlines in need of more cash and further damage the travel and tourism sector, which accounted for 10% of pre-pandemic jobs and 9% of economic output.

Governments also face political pressures to loosen restrictions as the crisis drags on. German Chancellor Angela Merkel had to ditch plans for a circuit-breaker lockdown over Easter. Ryanair boss

Michael O'Leary this week urged UK consumers to ignore official advice against booking foreign travel.

The European Parliament voted on Thursday, March 25 to fast-track work on an EU digital certificate allowing travelers to show evidence of COVID-19 vaccinations, immunity or negative tests.

Airlines are pushing governments to drop blanket travel bans and quarantines and instead allow consumers meeting those criteria to travel without restriction.

Is It Immoral To Travel Once You're Vaccinated – Even If It's Safe?

By Gary Leff, *ViewFromTheWing*, March 28, 2021

<https://viewfromthewing.com/is-it-immoral-to-travel-once-youre-vaccinated-even-if-its-safe/>

Once you're vaccinated you're highly protected against the harms of COVID-19. The Pfizer and Moderna vaccines are incredibly effective against symptomatic COVID, though efficacy may be lower against some of the variants such as the South African and Brazilian mutations. More importantly, though the vaccines are even more effective against several COVID symptoms and hospitalization even against the variants and are even being shown to prevent asymptomatic cases and thus transmission. For many of those that have been vaccinated, it's safe to travel.

But what if it's immoral to travel even though it's safe? An epidemiology professor argues one reason that the CDC hasn't changed its guidance to allow vaccinated people to travel is it's inequitable, it creates haves (vaccinated) and have nots (unvaccinated) and that's morally wrong. In other words, you shouldn't take advantage of being vaccinated because you're privileging yourself over others.

With 26% of the population at least partially vaccinated, the temptation to return to pre-pandemic life is high. The problem is that — while laudable — that percentage is still not enough to safely re-open, says Charlotte Baker, assistant professor of epidemiology at Virginia Tech.

And putting the CDC in the position of giving some people the green light to travel when not everyone has had the opportunity to get vaccinated, she says, poses some thorny ethical issues. "Then you get into vaccine passports and the haves and have-nots of who can travel."

I don't find this persuasive as a reason why the CDC hasn't revised its guidelines, because we know that the CDC tried to revise its travel guidelines and was prevented from doing so by the Biden administration.

I also don't find it persuasive as a matter of ethics. Since in the United States every adult will be given access to a free vaccine, showing people taking advantage of a return to normal once they've been vaccinated serves as a demonstration incentive for vaccination. Sure, the unvaccinated may be jealous, but that's also why they will get vaccinated.

Telling people that they cannot live more normal lives once they've been vaccinated, on the other hand, is the single worst sales pitch for vaccines. In the next couple of months, there's going to be more vaccine than people looking for a shot in the US. We're going to need to go to lengths to find people to vaccinate, and encourage people to get vaccinated. A regime where those who have been vaccinated are able to do more than those who cannot is part of that encouragement.

There's no question the COVID-19 pandemic itself has been inequitable. It hasn't treated people equally. The most at-risk have been elderly, though of course there are gender and race differences as well. Vaccine availability has been targeted from the outset towards those at greatest risk, though admittedly in imperfect fashion. Should the elderly have to wait to travel until young people have a chance for a shot out of solidarity, when they have less time left to travel?

The greatest inequities are global. The US will have enough vaccine for all adults in the coming months, while most of the world won't have access to vaccine supply this year. Should US air travel have to wait for world vaccination? If there's a moral imperative, it's in helping the world scale up vaccine supply, not waiting to travel. It's deplorable that the US has been stockpiling doses of AstraZeneca in warehouses without approving the drug for use, though it will now release a small amount to Canada and Mexico.

By the way, this focus on (a particular sort of) ethics rather than risk is one reason that the epidemiology profession has fallen so far in public esteem over the past year. This argument isn't about science and public health, but morality. Remember sounding alarms over lockdown protests, that they were going to spread the virus, while saying that anti-police protests were justified? I happen to think those protests were important, but that's a value judgment not a science judgment. And the CDC should be informing the public about science and risk.

The COVID-19 Pandemic Almost Didn't Happen, A New Genetic Dating Study Shows

By Maggie Fox, CNN, March 19, 2021

[The COVID-19 pandemic almost didn't happen, a new genetic dating study shows \(msn.com\)](https://www.msn.com/en-us/news/health/the-covid-19-pandemic-almost-didnt-happen-a-new-genetic-dating-study-shows)

The [coronavirus pandemic](#) almost didn't happen, a new study shows.

Researchers working to show when and how the virus [first emerged in China](#) calculate that it probably did not infect the first human being until October 2019 at the very earliest. And their models showed something else: It almost didn't make it as a [pandemic virus](#).

Only bad luck and the packed conditions of the [Huanan seafood market](#) in Wuhan -- the place the pandemic appears to have begun -- gave the virus the edge it needed to explode around the globe, the researchers [reported in the journal Science](#).

"It was a perfect storm -- we know now that it had to catch a lucky break or two to actually firmly become established," Michael Worobey, a professor of evolutionary biology at the University of Arizona who worked on the study, told CNN.

"If things had been just a tiny bit different, if that first person who brought that into the Huanan market had decided to not go that day, or even was too ill to go and just stayed at home, that or other early super-spreading events might not have occurred. We may never have even known about it."

The team employed molecular dating, using the rate of ongoing mutations to calculate how long the virus has been around. They also ran computer models to show when and how it could have spread, and how it did spread.

"Our study was designed to answer the question of how long could SARS-CoV-2 have circulated in China before it was discovered," said Joel Wertheim, associate professor in the Division of Infectious Diseases and Global Public Health at the University of California, San Diego School of Medicine.

"To answer this question, we combined three important pieces of information: a detailed understanding of how SARS-CoV-2 spread in Wuhan before the lockdown, the genetic diversity of the virus in China and reports of the earliest cases of COVID-19 in China. By combining these disparate lines of evidence, we were able to put an upper limit of mid-October 2019 for when SARS-CoV-2 started circulating in Hubei province."

The evidence strongly indicates the virus could not have been circulating before that, the researchers said. There have been reports from Italy and other European countries of evidence the virus may have infected people there before October. But Thursday's study indicates only about a dozen people were infected between October and December, Worobey said.

"Given that, it's hard to reconcile these low levels of virus in China with claims of infections in Europe and the U.S. at the same time," Wertheim said in a statement. "I am quite skeptical of claims of COVID-19 outside China at that time."

The study indicates the virus did emerge in China's Hubei province and not elsewhere, the researchers said.

"Our results also refute claims of large numbers of patients requiring hospitalization due to COVID-19 in Hubei province prior to December 2019," they wrote.

From a handful of cases "sputtering" along at the end of 2019, the virus exploded around the world. According to [Johns Hopkins University](#), it's been diagnosed in 121.7 million people and it has killed nearly 2.7 million. The US has been the worst-affected country by far, with close to 30 million diagnosed cases and nearly 540,000 deaths.

The study doesn't show which animal was the source of the virus. Genetic evidence shows bats carry a closely related virus, and also suggests another, intermediate species of animal was likely infected and transmitted the virus to a human being somewhere.

This happens. The US Centers for Disease Control and Prevention regularly tracks and reports on cases of new strains of influenza infecting [people who attend county fairs](#) and interact with pigs, for instance. But so far, none of these infections has led to an epidemic or even an outbreak.

What's needed is an infected person and a lot of contact with other people -- such as in a densely packed seafood market. "If the virus isn't lucky enough to find those circumstances, even a well-adapted virus can blip out of existence," Worobey said.

"It gives you some perspective -- these events are probably happening much more frequently than we realize. They just don't quite make it and we never hear about them," Worobey said.

And that could have happened with COVID-19.

In the models the team ran, the virus only takes off about 30% of the time. The rest of the time, the models show it should have gone extinct after infecting a handful of people.

"What may have happened here was that the virus was sputtering along in a very low number of people in October, November, into December and then it got into this Huanan seafood market," Worobey said.

It's likely the market was not where the virus first infected people, but just the place where it got amplified.

Given how little time the virus was around, it's remarkable that it was identified so quickly, Worobey said.

"It was pretty clearly some time in December before there was a sizable enough group of people infected that there was a chance of discovering a new virus," he said. By January of 2020, it had been sequenced and characterized.

Nonetheless, it was too late -- perhaps because COVID-19 isn't quite deadly enough. The first SARS virus killed close to 10% of its victims in 2002 to 2004 before it was stopped via a concerted global effort.

"As a scientific community, we were certainly aware of the pandemic potential of a highly transmissible, moderately virulent pathogen. But our system of reporting illness is contingent on detecting spikes in hospitalizations and deaths. Clearly that wasn't enough to stop COVID-19," Wertheim told CNN.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

Life Insurance In Canada: Have You Made The Correct Choice For Your Family?

By Hristina Nikolovska, Special to the Financial Independence Hub, March 24, 2021

https://findependencehub.com/life-insurance-in-canada-have-you-made-the-correct-choice-for-your-family/?utm_source=FindependenceHub.com+Daily+Digest&utm_campaign=b0f2b3f5f0-FHUB_RSS_EMAIL_CAMPAIGN&utm_medium=email&utm_term=0_47a7dc54ad-b0f2b3f5f0-242383801

Life insurance is often something people put off until later. We understand: it's not fun thinking about our mortality. Still, in the wake of the recent COVID-19 pandemic, it's wise to start doing so.

You may be sure that others are. In 2017, [the industry](#) received \$2.65 trillion in direct premiums.

Not sure where to start?

In this article, we'll give you a quick overview of the Canadian insurance market. From there, we'll go through the questions you should ask yourself before taking out life insurance.

Current State Of Canadian Life Insurance Market

[Canada's top three life insurers](#) by assets are:

Manulife: Started in 1887, this giant had assets totaling CA\$809.13 billion in 2019.

Power Corporation of Canada: Founded in 1925, PCC had assets totaling [CA\\$23,627 million](#) in 2020.

Power Financial: [CA\\$22,286 million](#) in 2020.

How Important Is Life Insurance To Canadians?

[81% of life insurance in Canada](#) is individual rather than group insurance.

Individual term life insurance accounts for [38% of all insurance products](#).

Questions To Ask Before You Sign On The Dotted Line

How much coverage do i need?

There are a few things to consider when taking out your policy:

Are you the primary breadwinner? If so, you'll need to factor income replacement into the equation. How much will it take for your family to be able to live in comfort once you've passed on?

Your financed assets: At the very least, ensure that any debt financing assets are repaid. Include the balance of your mortgage, car, and other valuable items that you're paying off.

Other outstanding debt: Make provision for loans, lines of credit, and other obligations to be paid off as well.

Your children's ongoing education: Hopefully, you'll be there to see them off to college or university. If you're not, life insurance might ensure that they're able to attend.

Many Canadians see life insurance as a necessary purchase but underestimate the amount they require. Sit down with your partner or spouse and work out what your family's future financial needs are.

You may, for example, wish to pay for your daughter's wedding. Work out what your goals are for your family when you pass.

Is It A Good Idea To Have A Separate Mortgage Cover?

The finance company may insist that you cede a life insurance policy to them. These policies pay off the mortgage should you die. The finance company may offer you cheap cover, but these may not always be as good as they look.

Mortgage cover usually expires when you cancel the mortgage. It may also have a value linked to the balance in the home loan. In other words, your cover decreases as your mortgage does.

The problem with having such a highly specialized product is that it'll cost you more in the long-term. To take out a new life insurance policy when you pay off your mortgage in 30 years will be expensive.

Should you die with these policies in place, the insurer will pay off your mortgage. There'll be nothing left over for your family unless you have a separate policy. By sticking to one larger policy covering everything, you save on administration fees and get a better discount.

What About Funeral Cover?

Funeral cover is often unnecessary if you have sufficient life cover. It is, however, important to confirm how quickly your life insurer will pay the money out. If their claim processing takes longer than a few days, it might be prudent to have a small funeral plan as a backup.

How Do I Calculate How Much Parents Will Need?

Were you shocked to realize just how quickly expenses added up when your first child was born? Most people are. A good rule of thumb is to consider your current annual costs for:

- Clothing
- Food
- Medical care
- Education
- Transportation
- Leisure activities
- Child care
- Housing

Now divide that amount by twelve to get a monthly figure. Consider how expenses might increase as your children grow older and factor that in as well. Let's say that raising a child costs you \$10,000 a year. We'll leave out college fees for now and assume that your child moves out to start working at 18.

Assuming that inflation during that period is a conservative 1.75%, you'll need \$209,446 per child over their lifetime. If they want to go to college, you're looking at an extra four years and the school's fees as well. That brings the total to \$292,559 per child.

Assuming you have three children, you'll need life cover of around \$900,000 for their living expenses.

What Type Of Life Insurance Should I Get?

Canadians can choose between several products. These fall under the following categories:

Term Life: This is the simplest type of policy. You sign up for a set term and pay premiums. The policy expires at the end of that term and has no further value. It's inexpensive, simple insurance.

Universal Life: This is a more comprehensive type of policy and usually has an investment component. It's a permanent policy, meaning that it'll cover you for your whole life. You're able to select how the company invests the money for you.

Whole Life: Whole life is similar to universal life except that the insurer invests the money for you.

Universal and whole life premiums are higher, but the cover never expires. If you require a long-term option, they're the better pick.

With term life, if you live beyond the policy date, they don't pay anything. Should you wish to take new cover at that time, it'll be pricey.

Final Notes

That wraps up our basic article on life insurance in Canada. You now know how to select the correct amount of coverage and policy for your needs. All that's left now is to work out which company suits your needs.

UPCOMING WEBINARS AND EVENTS

THIA Web Seminar: The Future As Immunization Rolls Out; and Global & Domestic Threat Brief 2021

Date: Tuesday, April 6, 2021

Time: 12:00 - 1:30pm EDT (90 minutes)

Pre-webinar Networking - 11:30 am - 12:00 pm EDT

Post-webinar Networking - 1:30 - 2:00 EDT

THIA Members: FREE | **Non-members:** \$50.00

COVID – The Future As Immunization Rolls Out

Dr Bruce Empringham, Medical Underwriting Consultant, Canada Life

Dr. Empringham graduated in Medicine from Queen's University and completed his family practice residency at McMaster University. After 4 years in North Bay Ontario, in 1991 he took a job as assistant medical director at London Life. As the companies have grown, so has his role and until 2020 he was responsible for life and living benefits medical underwriting and medical claims assessment. Dr. Empringham remains active at Canada Life in support of the Chief Underwriter team, on large case work, and currently, on COVID-19 strategy.

Global & Domestic Threat Brief 2021 – Can We Return To Normal?

Dale Buckner, President & Chief Executive Officer, Global Guardian, LLC

Dale Buckner is the President and CEO of Global Guardian, LLC in McLean, Virginia. He has been leading Global Guardian since its inception in March 2012 and is directly responsible for the day-to-day operations and its growth. He is a decorated Combat-Commander with multiple combat tours and classified operations in Iraq, Afghanistan, Colombia, Haiti and Cuba and executed deployments to Russia, El Salvador, Honduras, Chile, Panama, Kuwait, and Qatar. Dale served in the United States Army Infantry (9 years), Military Intelligence (2 years), and Special Forces Green Berets (13 years). He commanded 5 organizations including an Infantry Reconnaissance Platoon, Special Forces Scuba Team, Special Force Counter-Terrorism Team, a Special Forces Counter-Terrorism Task Force, and a Special Troops Battalion. Dale has Bachelor's Degrees in Criminal Justice and Business, Master's Degrees in Public Administration and Business Administration, a Masters Certificate in Strategic Leadership from Cornell and was a Senior Fellow at the Tufts University School of Law and Diplomacy. Dale earned a total of 27 awards and decorations highlighted by his combat Bronze Star Medal and Defense Meritorious Service Medal.

Non-Members: [Register Now](#) Members: [Register Now](#)

Web Seminar: Seven insights To Attract And Retain Millennial Policyholders

Date: Wednesday, April 7, 2021

Time: 2:00pm – 3:00pm EDT (60 minutes)

As the largest generation in North America, Millennials are dictating the standards of commerce across most industries. In the insurance space, the technology-driven expectations of Millennials are effectively being met by digital native insurance carriers. These disruptors are using tech to adapt to this generation's policy needs, while providing the intuitive user experience Millennials expect.

To help insurance carriers keep pace and improve retention with this influential generation, Invoice Cloud surveyed nearly 2,000 Millennial policyholders to better understand the heightened expectations of this demographic. Join this webinar to glean our 7 major insights from the research, including:

- Why Millennials are switching insurance providers and what they want in a new carrier
- What Millennials expect from a payment experience
- How Millennials prefer to make payments and interact with carriers

[Register Now](#)

Web Seminar: InsurTech North Happening Virtually

Date: April 22-23, 2021

Agenda: [Click here](#)

Cost: \$199.00

This year's conference theme is aptly named "Where the Rubber Hits the Road", highlighting the move from hype to action and the need for meaningful 'move the needle' traction. With 40+ expert speakers from leading insurers, InsurTechs, regulatory bodies, accelerators/incubators and capital providers, InsurTech North 2021 promises to be outstanding.

Sessions cover diverse topics including a broad overview of where InsurTech is headed, principles-based regulation, AI, the customer journey, claims tech, connected health, open banking for insurers, the future of mobility, and winning by working together.

[Register Now](#)