

CAFII ALERTS WEEKLY DIGEST: March 5 TO March 12, 2021

March 12, 2021

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CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

'People Are Scared Of Coming To Work': CIBC Employees Say They Want To Work Remotely Following COVID-19 Outbreak At Yonge Street Call Centre

By Jacob Lorinc, Toronto Star, March 9, 2021

Following a 12-person COVID-19 outbreak at a CIBC call centre, on-site employees say they're fearful of contracting the virus and have asked repeatedly for permission to work from home. Several employees working in CIBC call centres reached out to the Star following reports of the outbreak at the company's 5650 Yonge St. location early in February. The employees, who asked to remain nameless due to fear of reprisal, say they have asked their employers for permission to work from home since the beginning of the pandemic, largely without success. CIBC says the vast majority of employees work remotely but that some call centre workers are required to remain on-site. The remaining employees "come on-site to access systems and tools that enable our bank to provide vital financial services to our clients," the company said in a statement to the Star. The company declined to disclose the number of on-site workers at its call centres. Employees who spoke with the Star estimated they work alongside 25-35 other employees on their respective floors.

Read Story (Subscription Required): https://www.thestar.com/business/2021/03/09/people-are-scared-of-coming-to-work-cibc-employees-say-they-want-to-work-remotely-following-covid-19-outbreak-at-yonge-street-call-centre.html?source=newsletter&utm_content=a04&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=tmh_48001

Bank Of Montreal Commits \$300 Billion To Net-Zero Goal, Sets Up Climate Institute

By Jeffrey Jones, The Globe and Mail, March 10, 2021

Bank of Montreal plans to deploy \$300-billion over the next four years to achieve net-zero carbon emissions, making it the latest of Canada's big banks to pump major capital into reducing climate-related risks. As part of a new action plan, BMO is setting up a climate institute that will serve as a clearing house for science, analytics and technical expertise for risk management and adaptation as the economy moves to a lower-carbon future, the bank said Wednesday. In addition, BMO's global asset management unit plans to put \$700-billion in assets toward influencing corporate boards and management teams to improve their environmental performance. The bank is making the \$300-billion available to corporate clients "pursuing sustainable outcomes" through its lending, underwriting, advisory services and investments, it said.

Like Canada's other major banks, BMO says it can help its energy-industry clients reduce their greenhouse gas emissions – that its new climate institute is aimed at just that. The climate institute aims to use expertise from within and outside the bank and provide data and technological developments for industry, government, academia and investors. It will also act as a technology incubator, the bank said.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-bank-of-montreal-commits-300-billion-to-net-zero-goal-sets-up-climate/?utm_medium=email&utm_source=Streetwise&utm_content=2021-3-10_21&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

BMO Under Fire For 'Unambitious' Climate Change Program

Bank announces plans to help net-zero transition but Shift Action group accuses it of funding cause of fossil fuel crisis

By James Burton, Insurance Business Canada, March 11, 2021

https://www.wealthprofessional.ca/investments/socially-responsible-investing/bmo-under-fire-for-unambitious-climate-change-program/353818?utm_source=GA&utm_medium=20210311&utm_campaign=WPCW-Newsletter-20210311&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

BMO declared its ambition to “make a difference” in transitioning to a net-zero world – but swiftly came under fire for its role in financing the primary cause of the climate crisis: fossil fuels.

The Big Six bank yesterday announced its BMO Climate Institute, a new multi-disciplinary organization “harnessing science, analytics powered by innovative technology and industry leading expertise” to unlock solutions to climate change.

It will aim to drive climate adaption innovations and conduct “rapid” prototyping of strategies for managing risk and capturing opportunities in the face of a changing planet.

In a statement, BMO CEO Darryl White acknowledged the “pressing need” to address climate change by reducing greenhouse gas emission to achieve 2050 targets. He added: “Our clients are ready to act but many, especially smaller and medium-size companies, need advice and expertise to inform their response.

“Within this challenge is an opportunity for BMO to make a difference, to help our customers, and to drive long-term value and growth. Our ambition is clear: to be our clients' lead partner in the transition to a net-zero world.

“Our optimism for the future is founded on a conviction that we will solve this problem by applying the same entrepreneurial spirit and innovation we've helped grow for over two centuries. The stakes are high and so is the unprecedented alignment for action we see across governments, business communities and individuals working to make change – and it's going to take all of us working together. You can count on BMO helping to lead the way.”

However, Adam Scott, director of Shift Action for Pension Wealth & Planet Health, dismissed the bank's announcement as “unambitious”. Scott, whose work at Shift aims to bring international climate leadership into Canada's financial sector, expressed concern that it was simply “another day, another climate commitment” from a Canadian bank that ignores its own role in the problem.

He said: “BMO's commitment to net-zero emissions by 2050 is another welcome acknowledgement that finance institutions have an obligation to address the climate crisis through their lending and investment decisions.

“Yet, Canada's banks have so far failed to acknowledge the requirement to immediately and dramatically shift financing away from fossil fuels and into climate solutions.”

Scott highlighted research from BankTrack, which shows that between 2016 and 2019, BMO provided more than USD\$82 billion in financing to oil, gas and coal companies and projects, claiming that makes it the 16th largest financier of fossil fuels among private banks in the world.

He also pointed out that an analysis published last month by German finance NGO Urgewald showed that BMO provided nearly USD\$3 billion in loans and USD\$2.3 billion in underwriting for global coal companies between October 2018 and October 2020.

Furthermore, Scott levelled that BMO is a lead financier of two Canadian fossil fuel pipeline projects that “violate Indigenous rights and that are incompatible with a climate safe future” - Enbridge's Line 3 tar sands pipeline and TC Energy's Coastal GasLink fracked gas pipeline.

He said: “BMO is the lead bank on two loans to Enbridge totalling USD\$4.05 billion, participated in two other loans to Enbridge, and was the lead underwriter of a bond issuance for Enbridge to build Line 3. It was also the lead agent on a CAD\$3 billion loan in September 2019 to TC Energy, which is trying to build the Coastal GasLink fracked gas pipeline to the B.C. coast.”

He added: “A bank that finances the expansion of coal in 2021 demonstrates a fundamental lack of climate literacy. BMO's claims of “climate ambition” cannot be taken seriously without immediate action to shift away from financing all forms of fossil fuels.

“A bank that is claiming climate leadership while financing fossil fuel pipelines is either greenwashing, or doesn't understand the urgent action the climate crisis necessitates.”

WP put these comments to BMO but no response was received by time of publishing.

CUNA Mutual Group Buys Assurant Business For \$1.7 Billion

By Ryan Smith, *Insurance Business Canada*, March 10, 2021

https://www.insurancebusinessmag.com/ca/news/breaking-news/cuna-mutual-group-buys-assurant-business-for-1-7-billion-248827.aspx?utm_source=GA&utm_medium=20210310&utm_campaign=BCW-MorningBriefing-20210310&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Financial services provider CUNA Mutual Group has announced that it has entered into an agreement to acquire Assurant's prearranged funeral insurance and final expense business in the US and Canada for approximately US\$1.3 billion (around CA\$1.65 billion). The business serves more than two million customers.

Prearranged funeral insurance, also known as pre-need, and senior lifestyle protection services are designed to ease the emotional and financial burdens of consumers and their families related to planning for later life. CUNA Mutual Group said that the acquisition of Assurant's prearranged funeral insurance and final expense business will enable it to further serve the middle market.

"This acquisition allows us to expand the ways we reach middle market consumers, helping more people make financial decisions that work for them and their situation," said Robert N. Trunzo, president and CEO of CUNA Mutual Group. "We will continue to build, buy and create partnerships to bring additional insurance, investment and technology solutions into our portfolio to support our strategic priorities, protect even more consumers and augment our resources and financial strength."

The pre-need business will continue to operate with autonomy at its Rapid City, South Dakota, location with limited integration into CUNA Mutual Group's other business lines or operations. As pre-need services are usually provided to customers through funeral homes, CUNA Mutual Group currently has no plans to offer the services through financial institutions.

The acquisition adds a business already at scale as CUNA Mutual Group enters new markets, the company said. The business brings US\$6.5 billion of face value in-force. Assurant's distribution model for pre-need and final expense services includes a partnership with the largest funeral home provider in North America and many other funeral home partners and distributors in both the US and Canada.

The agreement also includes a multi-year extension of the 23-year automobile mechanical repair coverage partnership between the two companies.

"Today's announcement represents a positive outcome for all of our stakeholders and, importantly, for our pre-need employees, customers and policyholders," said Alan Colberg, president and CEO of Assurant. "I am also excited to continue to further strengthen our long-time partnership with CUNA Mutual Group, built upon shared values and aligned culture and commitment to customer excellence."

The acquisition is expected to close by the end of the third quarter, subject to regulatory approvals and customary closing conditions.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

COVID-19 Vaccine Passports Are Coming. Is Canada Ready?

By The Globe and Mail Editorial Board, March 5, 2021

https://www.theglobeandmail.com/opinion/editorials/article-vaccine-passports-are-coming-is-canada-ready/?utm_medium=email&utm_source=Globe%20Opinion&utm_content=2021-3-6_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

A long-simmering COVID-19 issue is starting to boil over, and that is the question of whether vaccinations should come with “vaccine passports.” These would be certificates allowing immunized people to travel to other countries or to the gym around the corner while everyone else remains locked out, awaiting their turn to be injected.

The European Union is set to propose a “digital green pass,” designed to revive the continent’s tourism industry. The pass would be stored on a smartphone and would serve as proof that a person has been vaccinated or has received a negative COVID-19 test, so they could travel between EU member countries unhindered.

Israel, with the world’s highest vaccination rate to date, already has a green pass that allows fully inoculated people to go to bars, restaurants, gyms, hotels and clubs.

Sweden and Denmark are developing their own versions, which would be required for travel and possibly for attending concerts and sporting events. China says it is working on a passport, too, while the United States hasn’t ruled out the possibility.

In early February, the World Health Organization said it was opposed to vaccine passports for international travel, largely because the effectiveness of vaccines at reducing the transmission of COVID-19 was still poorly understood.

But as evidence grows that vaccines reduce not only illness but also transmission, and are also effective against the new and more infectious variants of the virus, a growing number of countries see the passports as a way of safely reopening their economies sooner rather than later.

The EU and other governments are calling on the WHO to develop an international standard for vaccine certificates that would make them acceptable at border crossings around the world. The WHO has set up a working group to do just that. This has set off a debate about the ethics of vaccine passports. Critics bluntly call them an attack on civil liberties, a source of discrimination and an invasion of privacy.

They are concerned about someone being refused a service or the right to travel simply because their number hasn’t come up in the worldwide vaccination lottery – a worry exacerbated by the fact that wealthier countries are getting vaccines ahead of poorer ones, potentially turning many people into second-class citizens when it comes to international travel.

Others, however, point out that it would be irrational to ignore the decreased infection threat posed by a vaccinated person, and to prevent them, in the name of equity, from travelling or eating in a restaurant until everyone can travel or eat in a restaurant. Lockdowns and business shutdowns, even when necessary, are severe curtailments of basic liberties. “A strong presumption should be in favour of preserving people’s free movement if at all feasible,” the British medical journal Lancet said this week.

And beyond all that, there are the practical benefits. Vaccinated people armed with digital passports could kickstart ailing tourism economies around the world this summer, revive airlines and facilitate long-postponed family reunions.

This is going to be difficult for countries to ignore. “We expect,” two researchers wrote this week in the Canadian Medical Association Journal, “that immunization passports will be imminently introduced for international travel.”

But who will manage them? If governments don’t act in concert with one another and the WHO, private companies, such as airlines, could create their own systems, the authors conclude, “potentially leading to problems related to equity, privacy and coercion.”

All of which means Canada has to get on board with what appears to be an inevitability. Once again, this country will be playing catch-up on a key COVID-19 development.

For starters, Ottawa and the provinces are not doing a good job of keeping track of who is fully vaccinated. There is a worrisome inconsistency in how records are kept from province to province, and there is no centralized database.

Once the data are collected, the federal government will have to ensure it meets the best standards in terms of security, authentication, privacy and data sharing, and that it addresses any ethical concerns around coercion and discrimination. There is no evidence Canada is currently in a position to begin doing anything of that.

It could leave Canadians stuck at home this summer, while the rest of the world comes back to life.

Race For COVID-19 Vaccine Passports Is On. Will Canada Be Left In The Dust?

By Rachel D’Amore, Global News, March 10, 2021

<https://www.msn.com/en-ca/news/canada/race-for-covid-19-vaccine-passports-is-on-will-canada-be-left-in-the-dust/ar-BB1esyuN?ocid=msedgdp>

The race to roll out vaccination passports is heating up and the European Union is building the momentum.

It's developing a framework that will allow certificates from each individual European country to interoperate, smoothing out safe travel between the 27 bloc nations. And they want it in place soon -- as soon as this summer.

Ethical and logistical challenges lie ahead, but experts say it may soon become a reality regardless.

What might mean for Canadians? Experts aren't quite sure.

"There's a big cloud around how that passport will be seen outside the EU, and how the EU will deal with tourists from outside the EU," said Colin Furness, an infection control epidemiologist and assistant professor at the University of Toronto.

"It could be a real mess."

How will it work?

Faced with a pandemic that has killed more than 900,000 and thrust the continent into its deepest recession, the EU's "digital green pass" is designed to kick-start the tourism industry.

The pass would be stored on a smartphone and display proof that a person has been vaccinated or has recently received a negative COVID-19 test, enabling them to travel more freely between EU countries.

"The aim is to gradually enable them to move safely in the European Union or abroad -- for work or tourism," Ursula von der Leyen, the president of the European Commission, said earlier this month.

EU countries agreed in January on the basic data requirements for the certificate and the package of measures is due to be adopted March 17.

Von der Leyen has urged governments to work quickly on their individual certificates.

Tourism-reliant countries, such as Spain and Greece, are leading the charge.

Greece has already prepared a protocol for summer tourism -- well ahead of the EU's overarching plan. It's aiming to kick off its vital summer season by mid-May by requiring all travellers to provide proof of vaccination, proof of antibodies or a negative test. All tourists will be subject to random testing as well.

That's where things get complicated, Furness said. The science behind COVID-19 vaccines still isn't definitive. We know they are effective at preventing severe illness, but it's not yet clear whether vaccinated people can be asymptomatic and still spread the virus.

"With the emergence of variants and the evolution of vaccines, the situation is dynamic... The passport would have to indicate what vaccine you had, how many doses, what version of that vaccine," Furness said.

"What your so-called immunity passport actually says about you and your immunity and your risk month to month is going to be a head-scratcher. It's going to have to be updatable, and I don't know if the EU is prepared for that."

Challenges

Experts have long warned that vaccination passports would be an ethical and legal minefield.

Cognizant of the risks, EU officials have said its passport will include the holder's wider medical history related to the virus, including test results and statements of recovery, to "avoid discrimination of citizens."

But the vaccine is not yet available to everyone in the world, whether due to supply or cost. And some people don't want it, for religious or other reasons.

"From a global point of view, vaccine passports are profoundly ethically problematic," said Kerry Bowman, a professor of bioethics and global health at the University of Toronto.

"Vaccine access is primarily, not exclusively, within Western, affluent nations right now. Many people in this world would not be able to travel simply because they don't have access."

With digitization at the core of these passports, there will also be technical and logistical knots.

The International Air Transport Association (IATA) has warned that without digitization, paperwork checks will quickly become unworkable when travel does pick up. The industry body says documents for negative tests are already creating bottlenecks at airports, even at 10 per cent of pre-pandemic traffic.

That's where Canada will hit a significant snag, Bowman said, since proof of documentation isn't streamlined and varies by province and region.

"When you're vaccinated in Canada right now, you're not left with an app or code that can later be used in other ways, at least not widely," he said.

"If suddenly we're in a scramble to get vaccination passports for international travel, does Canada even have the infrastructure to do this? I don't know."

Canada's decentralized health system could stand in its own way, Furness added. Each province is responsible for keeping track of its own immunization records, so there is no national database.

"We would have to find a way to synchronize that," Furness said.

"The federal government doesn't have a track record of being able to deliver any kind of integration in a reasonable time. So honestly, that could take years."

Canada in 'tough position'

It's not clear whether the EU's system would extend beyond European citizens.

Greece said it is willing to develop systems bilaterally with places outside the EU, such as the U.K -- a hint that countries may come up with their own solutions, which could benefit Canada.

"Canada is really in a tough position because if we have multiple systems emerging simultaneously, it's going to be chaos," Bowman said.

"There's going to have to be some kind of standard."

The EU Commission has expressed a desire to scale up the strategy globally, in co-operation with the World Health Organization. It has called on the WHO to develop an international standard for vaccine certificates and while it is being looked into, at least one of its officials has come out against the idea, saying the requirement might allow "inequity and unfairness (to) be further branded into the system."

Health Canada told Global News in an email on March 7 that it is aware some countries are considering "granting privileges to vaccinated people" through passports or certificates and that any consideration in the Canadian context would need more "reliable scientific evidence" around the concept and vaccines.

When asked specifically about whether Canada would consider developing a system in parallel with the EU, to ensure its citizens' vaccination status would be recognized, the agency provided Global News with the same statement from March 7.

Global Affairs Canada, which handles Canada's diplomatic relations and provides consular services, offered a similar statement but added that the government is "working in collaboration with international partners on this issue and continues to monitor developments in this area."

"We continue to advise against non-essential travel outside of Canada," a spokesperson said.

But the EU's efforts could force Canada's hand, said Bowman.

Just last week, researchers for the Canadian Medical Association Journal wrote that vaccination passports are "imminent" for international travel.

Should Canada be without a parallel system when the EU's rolls out, experts say it won't be pretty.

"Our ministers tell us they're on it. But how does Canada keep from falling out of the loop on this? That should be the priority," Bowman said.

"This is not something we need to consider for 2024. This is going to be on top of us in no time."

'Vaccine Passports' Will Help You Travel Abroad This Year. But They Won't Be Without Their Challenges

By Karen Gilchrist, CNBC, March 5, 2021

['Vaccine passports' will help you travel abroad this year. But they won't be without their challenges \(msn.com\)](#)

Last week, the International Air Transport Association announced the launch of its new digital travel pass as "the way forward" in resuming quarantine-free international travel.

The app, which is being tested by 30 carriers, will allow governments and airlines to collect, access and share encrypted information related to passengers' Covid-19 test and vaccination status prior to travel.

The International Chamber of Commerce and the World Economic Forum have created similar apps — ICC AOKpass and CommonPass — to allow travelers to document their medical status electronically. Countries such as Denmark and Sweden are launching their own health passports, and even tech giants are looking to get in on the act.

What are digital health passports and will they facilitate a return to the skies this year?

What is a vaccine passport?

Also known as a digital health pass, a vaccine passport is digital documentation that an individual has been vaccinated against a virus, in this case COVID.

Stored on a phone or digital wallet, the data is typically presented as a QR code and also can show if a person has tested negative for a virus.

Such documentation is not unprecedented. For decades, people have had to show physical "yellow cards" as proof of vaccination against diseases like cholera, yellow fever and rubella when traveling to certain countries.

However, this marks the first time that the industry has rallied behind an electronic alternative designed to improve verifiability and circumvent some of the hold-ups caused by paper counterparts.

"Just imagine the scene if 180,000 people present a piece of paper that needs to be checked and validated," said Mike Tansey, a managing director at Accenture, referencing the pre-COVID number of daily passengers at Singapore's Changi Airport.

Will we need digital health passports to travel?

Tansey, who leads Accenture's APAC travel and hospitality division, has been working with some major airlines on their digital health pass strategies, including three in the U.S. and several across Asia-Pacific.

He told CNBC's Global Traveler that those plans have "accelerated" since the vaccine rollout, and for him, the need for such passes is clear.

"The obvious answer is yes, we do," said Tansey, when asked if we would need digital health passes to resume travel.

He called debates a "red herring."

"Governments may not say that you have to have one, but the implications of not will be so ridiculous that travel won't be worth it," he said, referring to extensive testing and "draconian" quarantines.

What are the security concerns?

Tansey is not alone. Other experts agree digital health passports may be the quickest and most effective way of resuming international travel.

Jase Ramsey, professor of management in Florida Gulf Coast University's Lutgert College of Business, agreed the probability of adoption was "very high." But he noted that concerns around security and personal data may leave consumers less willing to adopt digital health passes than their physical alternatives.

"As with any app that stores health records, there will be privacy and fraud concerns," said Ramsey.

Accredify is one Singapore-based document accreditation firm whose technology is being used under the Singapore government's mandated pre-travel COVID-19 health screenings. It claims that the appeal of digital accreditation systems — such as its own, which is based on the blockchain — is that they are tamper-proof and therefore unable to be falsified.

"Medical documents stored privately and securely on the app are accessible only to users, giving them the decision of who to share their medical records with and when," a spokesperson said via email.

Resistance from travelers may be overstated. A recent study from travel news site The Vacationer found that 73.6% of Americans surveyed say they would use a COVID health passport or app so airlines and border authorities can check their vaccination status and test results.

What are the challenges for health passports?

The success of digital health passports will hinge on the effectiveness of vaccines. Little is known about whether vaccines prevent the spread of COVID, though research is underway.

The World Health Organization has urged caution toward health passes, telling authorities and travel operators not to introduce proof of vaccination as a condition for international travel.

"This is because the efficacy of vaccines in preventing transmission is not yet clear, and global vaccine supply is limited," a WHO spokesperson said.

Co-ordinating the various existing and pending vaccine passports on the market, and ensuring users' certifications are linked to verified and approved medical facilities, will prove a major challenge.

"In order for vaccine passports to be an internationally practical tool, there will need to be a standardized platform that crosses all boundaries — such as the current passport system," said Dr. Harry Severance, assistant professor at Duke University School of Medicine.

The WHO is working with agencies including the International Air Transport Association and the International Civil Aviation Organization to develop standards for digital vaccination cards. It added that its position on health passes will "evolve as evidence about existing and new COVID-19 vaccines is updated."

What about the social implications?

Then, of course, there are the social, legal and political ramifications of a system based on inequitable global access to vaccines and technology.

Approximately 3.6 billion people globally cannot access the internet, according to the WHO, and more than 1.1 billion cannot officially prove their identity. For many, paper passes will remain essential.

"People from different countries, regions or communities may not have access to vaccines or COVID-19 testing," said Dr. Sharona Hoffman, a bioethics professor at Case Western Reserve University's School of Medicine, noting that low-income countries may not receive vaccinations until 2023 or beyond. "A policy that prevents them from traveling or obtaining other services because of that could be discriminatory and exacerbate socioeconomic disparities."

Such systems could also set a precedent among other groups similarly eager to re-open, such as restaurants and events venues. Indeed, Israel has already created a "green passport" to give vaccinated citizens access to public venues.

This week, some U.S. states moved to lift mask mandates, which could exacerbate this issue.

"As one community moves in this direction, many, many more will follow. As such decisions roll across the country, you may find that vaccine 'carding' is becoming a standard," said Severance.

What might this mean for the future of travel?

Ultimately, the resumption of international travel will depend as much on countries' willingness to re-open as it does on the travel verification technology in place.

In Asia-Pacific, where borders largely remain closed to tourists, governments may tend toward bilateral agreements, or "travel bubbles," with select neighbors before opening up more broadly, said Accenture's Tansey.

"The reality ... is we're still six months away from any meaningful air travel," he said. "It's only going to be agreements with one or two places at a time."

Still, with much of the technology in place, and with society moving toward an ever-more digitized future, developments made today in digital health passports could leave the travel industry — and society — better prepared for any potential turbulence ahead.

"If we evolve to an internationally recognized system of health passports (or) monitoring etc., that will be one facet of a downstream preparedness system that will possibly allow us to survive an upcoming pandemic, that may have worse dynamics than COVID-19," said Severance.

Canada Falls Behind on Barcode Technology For COVID-19 Vaccine Tracking

By Justin Ling, Special To The Globe and Mail, March 10, 2021

<https://www.theglobeandmail.com/canada/article-canada-falls-behind-on-barcode-technology-for-covid-19-vaccine/>

Millions of COVID-19 vaccines set to pour into Canada will carry a tiny barcode that would allow the package to be tracked all along the supply chain, and could even help to connect a patient's digital vaccination record to a specific dose. That level of tracking is taking place in other countries such as the United States – but won't happen in Canada because the country lacks the technology to scan those barcodes.

It's a frustrating gap for those who have been pushing for such an ability since the 1990s. As a recent Deloitte report on the COVID-19 vaccination campaign pointed out, these barcodes can go a long way to "reduce errors and improve efficiency and safety."

The technology is available – cellphones and tablets can scan these barcodes with the right software. But the barcode issue reveals larger problems with Canada's fragmented and outdated health infrastructure – it involves 14 jurisdictions doing 14 different things, sacrificing efficiency for independence.

Currently, some provinces are tracking supplies by manually updating spreadsheets and logging by hand the lot number of administered vaccines. Ontario and Quebec have devised a more advanced database of their available vaccines, but it still relies on someone manually entering the serial numbers of vaccine shipments.

Other countries have figured this out: vaccinators in the U.S. are scanning COVID-19 vaccine shipments and individual doses, allowing states to build accurate and timely databases of who has been vaccinated. Ireland and Turkey are also relying on these barcodes. The World Health Organization is encouraging every country to use them to promote efficiency and fight counterfeiting.

Dr. Robert Van Exan, former director of health and science policy at Canadian pharmaceutical giant Sanofi Pasteur, said tracking with barcodes in Canada "should have been written in the pandemic plan."

There was a plan to make these barcodes central to Canada's public-health system, and there was a time when Canada was ahead in digitizing its health system "by a decade," Dr. Van Exan said. Canada's 1998 vaccine strategy first proposed barcoding vaccines to promote efficiency and accuracy. The 2003 SARS epidemic, and the creation of the Public Health Agency of Canada, hastened that work.

In normal times, Canada administers millions of vaccines a year for diseases such as mumps and influenza. Provinces slowly adopted digitized immunization records in the early 2000s, but continued entering all the data manually: audits of some provincial systems found fully 15 per cent of immunization records were incomplete, nearly a quarter had inaccurate information, and crucial data was missing from one in five adverse-reaction reports.

In 2007, Ottawa tapped an advisory group made up of industry experts, including Dr. Van Exan, to plan the implementation of these barcodes. The total cost, the advisory group found, would have then been around \$265-million, but they projected savings of \$1-billion in the decades to come. They handed Ottawa a plan to start barcoding vaccines in warehouses, hospitals, clinics and pharmacies by 2014.

This barcoding capability was an integral part of a broader digital infrastructure project known as the Vaccine Identification Database System (VIDS). Ottawa set up VIDS as a proof of concept for a single, national digitized public-health system to track infectious disease outbreaks and vaccination campaigns.

Ottawa contracted IBM Canada to build a permanent vaccination version of VIDS, called Panorama. That's where things "fell off the wagon," Dr. Van Exan said. "IBM built a system that can't read barcodes."

Beset by delays and cost increases, some provinces dropped the project. Even some provinces that stuck with Panorama have still not installed crucial components of the system. None of the provinces' systems work with one another.

"This is one of the big flaws in the whole damn system," Dr. Van Exan said.

He noted it was particularly frustrating for the vaccine industry, which had spent years and significant amounts of money retooling their factories to add a whole new system of labelling.

As Canada dawdled, other countries have aggressively pursued this technology. The U.S. has been scanning these barcodes since 2012. India has a massive vaccine-tracking system which runs on a smartphone app, made possible by barcode-scanning.

Deloitte wrote last year that these barcodes will be "critical" for a quick vaccine rollout. When the U.S. government hired Deloitte to build a new vaccination-tracking platform, it specifically included barcode-scanning capabilities.

When Canada sent out a request for proposals last November for new IT systems to support the vaccine rollout, it asked for technology to enable barcode scanning – Deloitte won that contract as well. At a vaccine briefing last week, The Globe and Mail asked if Ottawa, or any of the provinces, had developed this barcode-scanning capacity.

Joelle Paquette, director-general for vaccines at Public Services and Procurement Canada, said the department was “not aware of this issue.”

One of the COVID-19 vaccines approved by Canada is made by Pfizer-BioNTech. Pfizer told The Globe that each tray of 192 vials has a 2D barcode which resembles a QR code and “gives item number, lot number and expiry date when scanned.” Canada’s contract with Novavax requires it to include 2D barcodes on all aspects of the vaccine packaging, including the vial.

For these barcodes to be fully effective, Canada would need a modern vaccination database – something the provinces largely still lack. There’s still some hope that if Canada makes a concerted effort, it can address this gap.

“It’s definitely not too late for the short term,” said Alicia Duval, senior vice-president of GS1, a non-profit organization that devises international barcoding standards. “And it’s definitely not too late for the long term.”

Some Canadian experts and organizations are still trying to make it work. In Alberta, digital health company Okaki has developed a vaccination-tracking system, complete with barcode-scanning capabilities.

“At the University of Alberta, the health centre would run a flu clinic,” said Cathy McDermott, Okaki’s senior public-health consultant. “So, with three laptops, three clerks, a printer and a barcode scanner – that’s key – we used to run 1,000 people a day through [the clinic].”

Okaki’s software meant that those thousands of vaccinations were logged accurately – and could send that data immediately to the provincial health system.

The Alberta company now supplies the software to nearly 100 First Nations health services and private pharmacies.

Asked whether Okaki could scale this technology up, if asked, Ms. McDermott didn’t hesitate: “Oh, yes – of course.”

People Fully Vaccinated Against COVID-19 Can Gather Indoors Without Masks, US Centers For Disease Control Says

By Mike Stobbe, The Associated Press, March 8, 2021

<https://www.theglobeandmail.com/world/article-people-fully-vaccinated-against-covid-19-can-gather-indoors-without/>

Fully vaccinated Americans can gather with other vaccinated people indoors without wearing a mask or social distancing, according to long-awaited guidance from federal health officials.

The recommendations also say that vaccinated people can come together in the same way – in a single household – with people considered at low-risk for severe disease, such as in the case of vaccinated grandparents visiting healthy children and grandchildren.

The Centers for Disease Control and Prevention announced the guidance Monday.

The guidance is designed to address a growing demand, as more adults have been getting vaccinated and wondering if it gives them greater freedom to visit family members, travel, or do other things like they did before the COVID-19 pandemic swept the world last year.

“With more and more people vaccinated each day, we are starting to turn a corner,” said CDC Director Dr. Rochelle Walensky.

During a press briefing Monday, she called the guidance a “first step” toward restoring normalcy in how people come together. She said more activities would be OK’d for vaccinated individuals once caseloads and deaths decline, more Americans are vaccinated, and as more science emerges on the ability of those who have been vaccinated to get and spread the virus.

The CDC is continuing to recommend that fully vaccinated people still wear well-fitted masks, avoid large gatherings, and physically distance themselves from others when out in public. The CDC also advised vaccinated people to get tested if they develop symptoms that could be related to COVID-19.

Officials say a person is considered fully vaccinated two weeks after receiving the last required dose of vaccine. About 31 million Americans – or only about 9 per cent of the U.S. population – have been fully vaccinated with a federally authorized COVID-19 vaccine so far, according to the CDC.

Authorized vaccine doses first became available in December, and they were products that required two doses spaced weeks apart. But since January, a small but growing number of Americans have been fully vaccinated, and have been asking questions like: Do I still have to wear a mask? Can I go to a bar now? Can I finally see my grandchildren?

The guidance was “welcome news to a nation that is understandably tired of the pandemic and longs to safely resume normal activities,” said Dr. Richard Besser, president and CEO of the Robert Wood Johnson Foundation and a former acting director of the CDC.

“I hope that this new guidance provides the momentum for everyone to get vaccinated when they can and gives states the patience to follow the public health road map needed to re-open their economies and communities safely,” said Besser, in a statement.

But Dr. Leana Wen called the guidance “far too cautious.”

The CDC did not change its recommendations on travel, which discourages unnecessary travel and calls for getting tested within a few days of the trip. That could seem confusing to vaccinated people hoping to visit family across the country or abroad.

The new guidance also says nothing about going to restaurants or other places, even though governors are lifting restrictions on businesses, said Wen, an emergency physician and public health professor at George Washington University who was formerly Baltimore's health commissioner.

"The CDC is missing a major opportunity to tie vaccination status with re-opening guidance. By coming out with such limited guidance, they are missing the window to influence state and national policy," Wen said, in an e-mail.

The CDC guidance did not speak to people who may have gained some level of immunity from being infected, and recovering from, the coronavirus.

US Airline Industry Pushes Back On CDC Guidance That Vaccinated People Still Should Avoid Travel

By Pete Muntean, CNN, March 8, 2021

[Airline industry pushes back on CDC guidance that vaccinated people still should avoid travel \(msn.com\)](#)

The airline industry is pushing back against new Centers for Disease Control and Prevention guidelines that fully vaccinated people should still avoid travel.

In a new statement, industry group Airlines For America insists being on board a plane poses a low risk of coronavirus infection because of heavily filtered air and federally mandated mask wearing. "We remain confident that this layered approach significantly reduces risk," the group said.

The announcement comes after the CDC said those who are vaccinated can meet with others who are vaccinated and even low-risk people who aren't vaccinated but should still avoid travel.

"Every time there's a surge in travel, we have a surge in cases in this country," said CDC Director Dr. Rochelle Walensky during Monday's White House coronavirus response briefing.

Health experts remain concerned that spring break travel will lead to an uptick in coronavirus infection rates.

It appears more people are already starting to travel.

The Transportation Security Administration says it screened almost 1.3 million at airports on Sunday, the highest figure since January 3 holiday travel. The TSA screened nearly a million or more than a million people every day since Thursday, meaning 4.5 million people flew over four days.

This is the second pandemic-related disagreement between the airline industry and the new Biden administration.

The transportation industry pushed back hard earlier this year when the CDC was considering requiring that domestic air travelers get tested for coronavirus at the start of their trip. The White House met with airline CEOs, and the idea fell apart.

An airline industry source tells CNN that it is urging the CDC to publicly release the criteria it will use to adjust travel guidance.

Airlines Asking US To Standardize COVID-19 Travel Documents

By Alex Gangitano, The Hill, March 9, 2021

[Airlines asking US to standardize COVID-19 travel documents \(msn.com\)](#)

Airlines and other industry groups are calling on the Biden administration to develop COVID-19 health credentials that include information about tests and vaccinations for travelers.

Airlines for America, along with the U.S. Chamber of Commerce, the U.S. Travel Association, and others, wrote a letter to Jeff Zients, White House COVID-19 recovery team coordinator, on Monday, March 8 to ask for the administration to partner with industry on creating credentials.

The benefits of a COVID-19 health credential (CHC), according to the group, include improving the efficiency and accuracy of verifying health records, strengthening countries' risk mitigation efforts and preserving the privacy of passenger health data.

"It is crucial to establish uniform guidance for CHCs. Global efforts to create CHCs are already underway, and while we understand and support the critical need for an internationally harmonized approach, the U.S. must be a leader in this development," the groups wrote.

A CHC would include identity verification and personal health records, as well as protection for personal data.

The groups argued that the diverse and fragmented approach to digital health credentials that other countries have used for air travel testing requirements has caused confusion and increased fraud.

They called on the Centers for Disease Control and Prevention to take the lead on creating a credential.

"By quickly establishing federal guidelines for CHCs, the Centers for Disease Control and Prevention (CDC) can help lead the global discussion, increasing certainty that test results are legitimate, prioritizing passenger privacy, improving operational efficiency for the aviation industry ecosystem, and strengthening protections against importation of the virus," they wrote.

Other groups on the letter include the Air Traffic Control Association, the Airports Council International-North America, the Allied Pilots Association, the National Air Carrier Association and the Travel Technology Association.

The CDC released guidance on Monday, March 8 that kept the recommendation against travel intact. Officials said that even for fully vaccinated people, they recommend against travel.

Forty Nine Percent Of US Travelers Would Prefer To Visit A Destination Requiring COVID-19 Vaccination

By Melanie Lieberman, *The Points Guy (TPG)*, March 10, 2021

https://thepointsguy.com/guide/covid-19-vaccine-affecting-travel/?utm_source=TPG%20Daily%20Newsletter&utm_medium=email&utm_campaign=2085282&utm_usr=2c474d40cb2534fbce75c7699b789652f0181059a8f326dd4bbce8d92004bbcb&utm_msg=8ddf49020edd4f72a895c249b5ce72a9&utm_date=2021-03-10

With three vaccines now available in the U.S. and assurances from the Biden administration that all adults in the country will be able to receive the COVID-19 vaccine by the end of May, many people are finally optimistic that travel is about to make its comeback.

And travelers could be poised to make booking decisions based on vaccination requirements.

Of the Americans who are interested in traveling in 2021, the majority (76%) are as likely, if not more, to travel to a destination or with a travel provider that requires proof of COVID-19 vaccination, according to a new study by TPG. In fact, nearly half (49%) are more likely to travel to a destination or with a provider with this type of requirement — and 31% say they're much more likely to choose a destination or provider requiring travelers to get vaccinated.

TPG partnered with YouGov to survey more than 2,400 U.S. adults between March 1 and March 2, 2021, of whom 64% are eager to travel this year.

Though fewer travelers (34%) would be less likely to select destinations or providers with COVID-19 vaccine requirements, their concerns underscore common anxieties.

Potential travelers who are deterred by vaccine passport requirements (including 42% of Americans who have a desire to travel but are unlikely to get the vaccine) were more likely to cite privacy issues (64%) than health concerns (46%) as reasons they might avoid destinations or travel providers requiring proof of vaccination.

Some people described vaccine requirements as “intrusive” and an “inconvenience.” One person said “the only one that should make decisions about my health is me — not a country, airline or any other business.”

But as destinations and travel providers search for ways to welcome back travelers, proof of vaccination will be a widespread and meaningful tool.

Demand for digital health passports that will track vaccination records, COVID-19 test results and other crucial pieces of health data has already swept the globe.

Airlines, travel trade groups, health organizations, governments and others are all simultaneously devising ways to verify the authenticity of vaccination records and test results and streamline the travel experience.

Presenting proof of having received the COVID-19 vaccine could be a traveler's golden ticket for entrance into a country that will otherwise keep its doors shut, or it could become a requirement for those who want to skip a lengthy quarantine period or rigorous COVID-19 testing requirements.

COVID-19 vaccines are also continuing to play a crucial role in restoring travelers' confidence. For many Americans who want to travel this year, choosing a destination or provider with a vaccination requirement may be about more than access, or the convenience of avoiding quarantine and testing mandates. There's also the added peace of mind that a destination or provider is prioritizing health and safety.

Approximately 74% of Americans who want to travel in 2021 are either likely to get the vaccine or have already been vaccinated. That's a 10% increase over the number of Americans who want or have received the vaccine but are not interested in traveling this year.

Even after receiving the vaccine though, travelers will likely continue to favor trips to wide-open spaces such as national parks, state parks and beaches.

Of those who want to travel in 2021 and plan on getting vaccinated (or have already received the vaccine), 70% said they'd be comfortable traveling to a state or national park by the end of the year. Nearly 60% said they'd be comfortable visiting a public beach.

About 32% of Americans who want to travel said they'd be comfortable traveling to a theme park if they received the COVID-19 vaccine by the end of this year, and 20% said they'd be comfortable cruising.

Only 8% of Americans who want to travel say that, even with the COVID-19 vaccine, they wouldn't be comfortable with any of the trips described in the survey.

And, for the first time in a long time, Americans can imagine booking trips with people outside their home. This week, the U.S. Centers for Disease Control and Prevention (CDC) announced that people who have been vaccinated can gather inside with others without a mask.

For many people, the desire to get back out there with friends and family is strong.

Among those who want to travel in 2021 and plan to get the vaccine or have already been vaccinated, 40% said they're eager to travel with a significant other or spouse, followed by immediate family members (30%) and friends (13%).

But for others, the arrival of COVID-19 vaccines may signal an opportunity to get away from home — and everyone in it. About 8% say their first trip after getting vaccinated will be — or was — a solo getaway.

The CDC Recommends Vaccinated People Shouldn't Travel. They're Wrong

by Gary Leff, *ViewFromTheWing*, March 9, 2021

<https://viewfromthewing.com/the-cdc-recommends-vaccinated-people-shouldnt-travel-theyre-wrong/>

The CDC has new guidelines for people who have been vaccinated against COVID-19. They're incredibly conservative.

And while the federal government is telling vaccinated people they can spend time indoors and unmasked with small groups of other vaccinated people, or with relatives from a single household who haven't been vaccinated, they're [still telling vaccinated people not to travel](#). But the reasons why make no sense.

The harm in erring on the side of caution, by the way, is the opportunities foregone, the lives not lived in the meantime, as well as the message it sends about how little vaccination actually gives back to you. Soon we're going to move from Vaccine Thunderdome where we fight to get a shot to where we'll be begging vaccine hesitant people to get one. Telling those people that it doesn't actually restore much of their freedom — when the science supports otherwise — is a mistake.

I've argued that [once fully vaccinated, most people can feel comfortable traveling again](#). The CDC says I'm wrong. Let's have a look.

Travel By Vaccinated People Isn't Driving The Virus

CDC Director Dr. Rochelle Walensky said on Monday that "every time there's a surge in travel, we have a surge in cases in this country." But this isn't actually true, and it misses the point completely.

First, travel isn't driving the pandemic. There was no Labor Day spike in cases. Cases were already rising before July 4th and Thanksgiving, and simply continued along trend.

Moreover, travel peaks have corresponded with holidays. It's not the travel driving infection at those times, it's indoor congregant activities over the holidays — families and friends gathering together indoors.

And, in any case, Dr. Walensky is describing what she thinks happened with *unvaccinated people*, not vaccinated people.

Now, if you want to disagree with this, that's fine, but show your work. An appeal to authority ('but the CDC says so!') simply begs the question here. An appeal to authority should be your last resort, not your first one, in any case.

Vaccines Protect People Enough That Most Can Travel

A vaccinated person is highly protected against bad outcomes. Protection from vaccines may vary with respect to *symptoms* but that's not what we care about. All of the vaccines are incredibly protective against hospitalization (so we don't overwhelm hospitals) and death. They may not be *100% protective*, but they're sure close. Widespread vaccination in Israel means the Pfizer-BioNTech shot is the most studied under real world conditions.

You're protected when you're vaccinated, not perfectly, but enough that most people would make a calculation that they can engage in more activities than the CDC advises. For instance, they'll eat in restaurants again.

And it's the activities you engage in when you travel, rather than the travel itself, that was riskiest to begin with. Airports aren't super-protective settings, but planes are safer than other crowded indoor environments. If you fly to a beach resort and stay in your room or down at the pool, you're engaging in less risky behavior than people going to bars that were supposed to be at 50% capacity.

An older person with comorbidities will have a different calculation than a younger healthy person, perhaps, but vaccines are a significant input into the decision-making.

Vaccination Protects Other People – Not Just You

Could you be spreading the virus to other people? Again, less so while traveling if you keep a limited engagement footprint than if you stay home and do not. But we're beginning to see just how protective vaccines are against spread, not just symptomatic infection.

We [know](#) that vaccines do not eliminate transmission risk, and that effectiveness against asymptomatic transmission varies by vaccine, but that all of the ones approved so far in the U.S. reduce asymptomatic infection and transmission substantially.

We knew this was highly likely from the start [since](#) vaccines "eliminate[d] asymptomatic infection" in primate studies and because monoclonal antibody therapies "reduce the viral load throughout the respiratory tract, including the nose."

Israeli studies have [found](#) reduced asymptomatic infection, not just reduced symptomatic disease.

During a follow-up period beginning seven days after the second dose, vaccinated subjects were 92 percent less likely to test positive for the coronavirus, 94 percent less likely to develop COVID-19 symptoms, and 92 percent less likely to suffer serious disease.

The CDC itself [says](#) Israeli studies show those who do develop COVID-19 post-vaccination “have a four-fold lower viral load than unvaccinated persons” so are much less likely to spread the disease (and if they do, it’s far more likely to be mild).

A *Lancet* study [found](#) infections (including asymptomatic infections) were reduced 85% seven days after a second vaccine dose *where the U.K. B.1.1.7 variant was dominant* as it is becoming in the U.S.

A Mayo Clinic study of 60,000 people [found](#) 88.7% effectiveness in preventing infection, not just symptoms.

There is no absolute guarantee that a vaccinated person cannot be carrying the virus and spread it, but the risk is substantially reduced compared to an unvaccinated person.

So What Are We Left With?

There’s a potential but low likelihood that someone could become sick while traveling, when they would have just stayed home and not ventured into a restaurant if they hadn’t traveled.

There’s a potential but low likelihood that someone could pick up an asymptomatic infection while traveling, and spread the virus, and that they wouldn’t have done so at home eating in a restaurant.

And there’s a potential but low likelihood they’ll pick up a variant of the virus with the E484K mutation found in the Brazilian and South African strains, even though they’re vaccinated, and spread those strains, though of course it’s B.1.1.7 that appears to be becoming dominant and vaccines are highly protective against those.

These risks by the way aren’t going to end this year or even next year, which is why airlines are asking the CDC “to publicly release the criteria it will use to adjust travel guidance.” The exceptionally low risk faced by and posed by vaccinated individuals hasn’t been enough for the CDC to lift its recommendation against travel. So what would it take? They won’t say.

This fails the common-sense test. The CDC said nearly a month ago that vaccinated individuals, if asymptomatic, do not need to quarantine or get tested if exposed to someone with COVID-19. If risk of infection is so low that even exposure to the virus doesn’t require quarantine, why can’t we say that vaccinated people can resume activities around people who probably don’t have COVID--19?

Take flying on an airplane. The risk of infection during air travel is already very low when all passengers are masked. Surely, that risk is even lower for vaccinated people. Why can’t the CDC say that vaccinated people can travel without having to quarantine or get tested?

In fact, I think it could go further and encourage those fully vaccinated to travel. The CDC can specify that they should still be careful once they get to their destination. Don’t go to parties with people of unknown vaccination status, for example, but it’s fine to visit extended family, go to beaches and parks and tour cultural sites (while wearing masks in public places).

US Issues Advice To Those Fully Vaccinated, But No Shift In Canada Yet

By The Canadian Press, March 8, 2021

[U.S. issues advice to those fully vaccinated, but no shift in Canada yet \(msn.com\)](https://www.msn.com)

New U.S. guidelines say people fully inoculated against COVID-19 can drop some precautions when gathering with others, but at least two provincial health ministers say existing public health advice holds for now.

The Centres for Disease Control and Prevention said Monday that Americans who have waited two weeks since their second required shot can spend time with other immunized people indoors without masks or social distancing.

The same applies to gatherings by those at low-risk of severe disease, such as fully vaccinated grandparents visiting healthy grandchildren.

The U.S. guidelines recommend that fully vaccinated people continue to wear masks, avoid large gatherings and physically distance when in public.

British Columbia Health Minister Adrian Dix said Monday that physical distancing and other public health guidelines will be around for some time.

He said about 15 per cent of B.C.'s eligible residents are expected to be immunized by the end of the month, which is "nothing like herd immunity."

"The future is bright, but we can't live the future right now. We've got to live the now right now."

Dix does expect visiting restrictions to be loosened in B.C.'s long-term care homes this month as about 90 per cent of residents and staff have been vaccinated.

University of Alberta infectious diseases specialist Dr. Lynora Saxinger said evidence on which the U.S. health agency based its advice is "very much in evolution" and such recommendations might not work everywhere.

Virus variants with the potential to break through vaccine protection are also a "wild card," she said.

But Saxinger said the principles underlying the U.S. guidance make sense, especially since the initial vaccine rollout has targeted older individuals, many of whom have been kept away from their grandchildren for almost a year.

"They're basically taking a balance-of-probabilities approach to say that if you've received vaccine, you should be highly protected against severe disease. Therefore this should be hopefully OK."

Ontario Health Minister Christine Elliott said her province is still recommending people take precautions with gatherings and will take its cues from the National Advisory Committee on Immunization.

Ontario reported 1,631 new cases in its latest update, but said the higher-than-expected count was due to a system "data catch-up." The seven-day average for new cases was at 1,155.

There were also 10 more deaths linked to the novel coronavirus.

Ontario lifted stay-at-home orders in Toronto, Peel Region and North Bay on Monday — the last three regions subject to the government's strictest measures introduced two months ago.

Alberta also loosened some rules for banquet halls, community halls, conference centres, hotels, retail shops, performances and post-secondary sports, as hospitalizations stayed well below the provincial target of 450.

Health Minister Tyler Shandro said he believes it is safe enough to immediately ease more restrictions

The province reported 278 new cases of COVID-19 and six additional deaths. Six cases of the more contagious variant were also detected, bringing that total to 659. There were 254 people in hospital.

And residents in five regions of Quebec, including the capital, were again able to eat in restaurants and work out in gyms.

Restrictions remain in place in the Montreal area due to fear that variant cases will cause a spike in infections and hospitalizations.

Quebec reported 579 new cases in its update. New daily infections had been above 700 for the five previous days. The province also recorded nine more deaths.

All of New Brunswick shifted to a lower pandemic response level Monday. That means a circle of 15 regular contacts can socialize, up from 10. The Atlantic province had five new cases and 36 active ones.

Saxinger said a "judicious and slow" re-opening is the safest approach.

She noted that many countries have seen their case counts come down, but the proportion of more contagious variants is higher, planting the seeds for a spike.

"We know that it's possible that the variants can be responsible for another surge, that a variant surge is harder to contain and you need longer and more stringent restrictions to contain them."

Also Monday, Prime Minister Justin Trudeau announced that Thursday will be a "national day of observance" to commemorate the 22,000 people in Canada who have died from COVID-19 and to acknowledge all the ways the virus has changed our lives in the last year.

What The Next CDC Guidelines For The Fully Vaccinated Could Look Like

By Jen Christensen, CNN, March 9, 2021

Some celebrated when the US Centers for Disease Control and Prevention came out with its long-awaited guidelines for the fully vaccinated Monday. Others were hoping for more, especially about travel.

With daily new cases hovering around the 60,000 mark and the threat of variants spreading, navigating the pandemic is admittedly tricky, even for the fully vaccinated. The director of the CDC made clear these guidelines will not be the last word.

"Our understanding of the virus continues to rapidly evolve. The recommendations issued today is just a first step," CDC Director Dr. Rochelle Walensky said at a White House Covid-19 news conference on Monday.

Andy Slavitt, the Biden administration's Covid-19 senior adviser, told CNN that as more people get fully vaccinated -- currently, about 10% of the population has -- the more CDC will add to its advice.

"The rate at which new guidance will develop is directly related to how quickly we vaccinate the country. This is the key point. At 10% vaccinations we have this guidance. At 20-30%, we will have new guidance," Slavitt told CNN Chief Medical Correspondent Dr. Sanjay Gupta.

Slavitt said that there will be a distinct shift in the way the CDC gives advice next time. It will move away from the kind of binary messaging in this first set.

For instance, the guidelines currently advise all people, the fully vaccinated included, to avoid medium- and large-sized crowds. The fully vaccinated, though, the guidelines advise, can now trade in the outdoor picnic table for the dining room table, and meet each other indoors and unmasked.

The next version of the guidelines, Slavitt said, will instead describe activities as being more in a low, medium or high risk category.

[Read the full article here.](#)

Greece Says Vaccinated Americans Welcome This Summer. Europe Could Follow

by Gary Leff, *ViewFromTheWing*, March 9, 2021

<https://viewfromthewing.com/greece-says-vaccinated-americans-welcome-this-summer-europe-could-follow/>

Greece's tourism minister says the country will welcome travelers from most of the world who have been vaccinated against Covid-19, present a negative test, or antibodies from prior infection.

Greece is ready with a complete protocol for summer 2021," he said. "Tourists will be welcome if before travel they are either vaccinated, or have antibodies, or test negative. All tourists will be subject to random testing.

The country plans to begin "with a few regional countries in April, but will open widely to visitors from all over the world from mid-May 2021."

Once in Greece, it becomes much easier to travel elsewhere in Europe, unless European countries impose bans on travel from the country or ban inbound travel by Americans regardless of where they're traveling from.

More likely, if Greece opens to Americans, Europe broadly will as well, and the specifics of Greece's requirements will align with the rest of the European Union both in terms of timing and what documentation must be presented for entry.

Although the European Union lags the U.S., U.K., and a handful of other places in vaccinations, by late spring their pace should increase. COVID-19 cases have declined significantly in Europe. And we're likely to see some summer seasonality to the virus, as we did in Europe generally last summer.

Of course, Greece said they would open to Americans last summer but pressure from the E.U. prevented that from happening. So it's possible a cautious European bloc could foil Greece's plans once again, rather than be dragged into opening along with it. However, the hit to Greece's economy from continued closure to the world, combined with an expectation of declining COVID-19 case numbers throughout the summer, make me optimistic.

Proof Of Vaccination? Then No Testing Needed, Says Belize

By Travelweek Group, March 10, 2021

https://www.travelweek.ca/news/proof-of-vaccination-then-no-testing-needed-says-belize/?utm_source=Daily&utm_medium=Latest_News&utm_content=Graphic&utm_campaign=News%22+style%3D%22text-decoration%3A+none%3Bborder-collapse%3A+collapse%3Bmso-line-height-rule%3A+exactly&vgo_ee=AHpzGuv3esOwkkyrZ%2Bu8Tg%3D%3D

Belize is allowing vaccinated travellers to enter the country without having to present a negative COVID-19 test.

Travellers who enter Belize through the airport and provide proof of COVID-19 immunization are no longer required to present a negative test result for entry, according to a new health order now in effect.

Vaccinated travellers must present the COVID-19 Vaccination Record Card, and the vaccine must have been administered at least two weeks prior to arrival.

Non-vaccinated travellers are still required to provide a negative COVID-19 PCR test taken within 96 hours of travel or a negative rapid Antigen test taken within 48 hours of travel to Belize. If passengers fail to present a negative PCR or antigen test, travellers can get one at the airport at the traveler's expense, for US\$50.

Belize's Ministry of Health and Wellness has also expanded testing to facilitate all persons departing from Belize for travel to the U.S. and other countries that require a negative test result for entry. Canada requires a 72-hour PCR test.

Belize says the decision to ease the restriction on travellers who have received the COVID vaccine has been facilitated by the reduction in daily new cases across the country. "Belize has been very successful in its efforts to control the transmission of COVID-19 over the past few weeks; presently, there are less than 100 active cases country-wide and the numbers have been consistently decreasing," says the tourism board.

Belize's Covid-19 vaccination campaign is rolling out throughout the country, and frontline tourism stakeholders will be among those receiving the AstraZeneca vaccine during the early stages of the campaign.

The latest information on the destination's travel protocols and FAQs is at <https://www.travelbelize.org/health-safety>.

Revenge Travel: Homebound Canadians Looking to Spend When We Can Finally Hit The Road

By Canadian Travel News, February 17, 2021

<https://canadiantravelnews.ca/2021/02/17/revenge-travel-canadian-boomers-ready-to-hit-the-road/>

Canadian baby boomers are the group most likely to prioritize travel when the time is right, according to a major study of travellers in Canada.

Destination Counsellors International (DCI) did a study of Canadian consumers and found that Canadians are gearing up for what DCI calls “revenge travel,” a chance to explore the world after being pretty much locked up at home for a year or more.

(The [New York Times today](#) has a story on how American boomers are dominating recent bookings, which is in line with DCI’s study of Canadian travellers.)

The study found that boomers are the least budget conscious travel group but that they feel they need to be safe when they start moving around again. In fact, 99% of sun-seeking, Canadian boomers said a safe and secure destination is paramount when they’re looking to book.

Canadians under 30 are ready to travel as soon as they can, but 70% of Canadians say they will only travel to a destination that is COVID free.

The study was conducted last August but DCI’s Tania Kedikian said she believes the numbers should hold up for Canadian attitudes early in 2021.

Kedikian said many Canadians last year spent disposable income on bikes, home gyms and home improvements. With those out of the way for many, travel becomes a key desire for 2021 and beyond.

Asked if international travel will be a priority post-COVID compared with other major purchases, 50% of Canadians said “yes.” Asked if they were likely to take more or longer international leisure trips once they choose to travel again, 49% said “yes.”

Kedikian said the average Canadian consumer will spend \$4,000 per person on their next international vacation, and that “bucket list” and luxury destinations should do well.

Asked to name their most important issues when it comes to travel, Canadians replied that their top five factors were:

- A safe and secure destination
- Quality accommodations
- Beautiful natural environments

- Friendly and hospitable locals
- Strict adherence to sanitation and health standards

That's a contrast from DCI's 2017 report, which found that "good value" was one of the top five travel issues for Canadians.

"Travellers are willing to spend more for a quality experience after being homebound because of COVID," Kedikian said during a presentation to the Society of American Travel Writers this week.

She also said that attending cultural events and festivals and finding good shopping aren't as important to Canadians now as they were four years ago. Romance trips don't register highly for Canadians, but family and multi-generational trips are very much in the front of our minds.

One might expect that travellers would be looking to stay in private homes where they can socially distance, but the DCI study found that 68% of Canadians prefer a hotel/motel resort, compared to 24% who like the idea of a private home booked through Vrbo or AirBnB.

Asked what kind of trip they're looking for, 63% of Canadians said beaches, compared to 51% who want to see historical sites and 50% who desire outdoor recreation places.

WHERE DO WE WANT TO GO?

Asked about their future international travel plans, 43% of Canadians said they want to stay in North America, while 41% said the Caribbean and 34% named Western Europe. Twenty two per cent of Canadians said they want to visit Central Europe, compared to 21% for Northern Europe and 21% for Northeast/Southeast/South Asia.

Asked what North American destinations are top of mind, 41% said Mexico, 39% said California, 35% answered Hawaii, 30% said Florida and 24% replied New York.

Asked where they want to go in the Caribbean, 36% said the Bahamas, followed by Cuba (31%), the Dominican Republic (29), Jamaica (28) and Barbados (22).

Travelers Are Looking Ahead By Booking Future Trips—Even If They May Be Postponed

By Jessica Puckett, Conde Nast Traveler, March 9, 2021

[Travelers Are Looking Ahead By Booking Future Trips—Even If They May Be Postponed \(msn.com\)](#)

As we hit the one-year mark of COVID-19 lockdowns, it's more and more likely for people to hit the so-called "pandemic wall"—a breaking point of dealing with the prolonged stress and exhaustion of living through the outbreak and all that it entails.

Amid this collective burnout, a growing number of people are turning to one coping mechanism in an attempt to stay optimistic: booking future travel.

According to a survey released today by American Express, which surveyed 3,000 travelers around the world, 87 percent of respondents said that having a trip planned in the future gives them something to look forward to, while 63 percent said that planning future travel makes them feel excited, and 53 percent said it makes them feel hopeful and happy.

“When we think about travel, we know that travel experiences are good for the soul,” says Audrey Hendley, president of Global Travel and Lifestyle Services for American Express. “That’s what we’re seeing now: that even the act of planning of trip can have a positive impact on our mental well-being and just our well-being overall.”

Just hitting “book now” on a hotel or flight deal can give prospective travelers a much-needed mental boost, even if in reality the trip may be delayed. AmEx's data shows that 56 percent of consumers are willing to book a trip even if they might have to cancel it in the future.

“This act of planning a trip is important, and it’s so important that they’re willing to make the travel plans even if they think they’ll need to change them,” Hendley says. That's certainly possible with the amount of flexible cancellation policies from airlines, hotels, and other operators.

“I always suggest to have a plan B because things change, and you often have to pivot your plans,” Hendley says. “You know where you really want to go, but have an alternate. Because if things change, then you can lean into the alternate. I think that’s some of the insight behind why the travel brands are offering flexibility: because the environment continues to change, and it’s good to go into your planning with a flexible mindset and be prepared to adjust as needed.”

So what kinds of trips are people planning? According to the survey data, a majority of travelers—nearly 70 percent—are interested in visiting “second-city destinations,” with the reasoning that these spots have fewer crowds and offer more space for social distancing than some primary cities. Cities that are currently trending include Charlotte, North Carolina, and Dallas, according to Hendley. Internationally, travelers are opting for Porto, Portugal, and Wellington, New Zealand.

In addition to seeking out smaller locales to avoid crowds, 80 percent of travelers surveyed said they are willing to travel to a destination during the off season so that it can be less crowded.

Food and culinary experiences are another factor in choosing destinations. Sixty-two percent of the travelers surveyed by AmEx said that eating is the top activity they want to do on their trips. That means cities known for their food scenes—like Miami, San Francisco, Chicago, and Houston, in the U.S., and Mexico City, Singapore, and Tokyo internationally—are among the top destinations being booked on AmEx's platforms.

“Customers are excited about getting out there,” Hendley says. “They want to explore, they clearly want to reconnect with their friends and family, and they’ll do it when they feel comfortable.”

[Read the full article here.](#)

IATA's Poll Of Recent Travellers Shows Growing Confidence In Return To Air Travel

By Travelweek Group, March 9, 2021

https://www.travelweek.ca/news/iatas-poll-of-recent-travellers-shows-growing-confidence-in-return-to-air-travel/?utm_source=Daily&utm_medium=Latest+News&utm_content=Graphic&utm_campaign=News%22+style%3D%22text-decoration%3A+none%3Bborder-collapse%3A+collapse%3Bmso-line-height-rule%3A+exactly&vgo_ee=AHpzGuv3esOwkkyrZ%2Bu8Tg%3D%3D

New survey results released today by the International Air Transport Association (IATA) suggest growing confidence in a return to air travel, frustration with current travel restrictions, and acceptance of a travel app to manage health credentials for travel.

IATA'S poll surveyed recent travellers, so respondents may be more open to loosening travel restrictions than the general public.

That said, the results underline the need to get travel restarted while balancing health and safety protocols.

Here's a look at the highlights ...

TRAVEL RESTRICTIONS

- 88% believe that when opening borders, the right balance must be struck between managing COVID-19 risks and getting the economy going again
- 85% believe that governments should set COVID-19 targets (such as testing capacity or vaccine distribution) to re-open borders
- 84% believe that COVID-19 will not disappear, and we need to manage its risks while living and traveling normally
- 68% agreed that their quality of life has suffered with travel restrictions
- 49% believe that air travel restrictions have gone too far

While there is public support for travel restrictions, it is becoming clear that people are feeling more comfortable with managing the risks of COVID-19, says IATA. Nearly 40% of respondents in the survey of recent travellers reported mental stress and missing an important human moment as a result of travel restrictions.

“The top priority of everybody at the moment is staying safe amid the COVID-19 crisis. But it is important that we map a way to being able to re-open borders, manage risks and enable people to get on with their lives. That includes the freedom to travel.”

“It is becoming clear that we will need to learn to live and travel in a world that has COVID-19. Given the health, social and economic costs of travel restrictions, airlines should be ready to re-connect the world as soon as governments are able to re-open borders. That’s why a plan with measurable milestones is so critical. Without one, how can we be prepared for restart without an unnecessary delay?” said Alexandre de Juniac, IATA’s Director General and CEO.

FUTURE TRAVEL TRENDS

- 57% expect to be traveling within two months of the pandemic being contained (improved from 49% in September 2020)
- 72% want to travel to see family and friends as soon as possible (improved from 63% in September 2020)
- 81% believe that they will be more likely to travel once they are vaccinated
- 84% said they will not travel if there is a chance of quarantine at destination (largely unchanged from 83% in September 2020)
- 56% believe that they will postpone travel until the economy stabilizes (improved from 65% in September 2020)

About 84% of travellers will not travel if it involves quarantine at destination, notes IATA. And there are still indications that the pick-up in business travel will take time with 62% of respondents saying they are likely to travel less for business even after the virus is contained. That is, however, a significant improvement from the 72% recorded in September 2020.

“People want to get back to travel, but quarantine is the showstopper. As testing capacity and technology improves and the vaccinated population grows, the conditions for removing quarantine measures are being created. And this points us again towards working with governments for a well-planned re-opening as soon as conditions allow,” said de Juniac.

IATA TRAVEL PASS

- 89% of respondents believe that governments need to standardize vaccine and testing certificates
- 80% are encouraged by the prospect of the IATA Travel Pass App and would use it as soon as available
- 78% will only use a travel credential app if they have full control over their data

Survey respondents also sent a clear message on the importance of data security, says IATA. Some 78% of travellers will not use an app if they are not in full control of their data. And about 60% will not use a travel credential app if data is stored centrally.

“We are designing IATA Travel Pass with the traveler in mind. Passengers keep all the data on their mobile devices, and they remain in full control of where that data goes. There is no central database. While we are making good progress with numerous trials, we are still awaiting the global standards for digital testing and vaccine certificates. Only with global standards and governments accepting them can we maximize efficiency and deliver an optimum travel experience,” said de Juniac.

[IATA's Travel Pass will launch](#) with its first airline partner, Singapore Airlines, next week.

Spring Break Crowds Hit Fort Lauderdale Despite COVID-19

By Susannah Bryan, South Florida Sun Sentinel, March 5, 2021

Thong bikinis, cold beer and maskless throngs.

That's how spring break looked on Thursday, March 4 on the famous Fort Lauderdale strip, just days into the start of the popular college past-time that lasts into April.

Universities across the country cancelled spring break to discourage college co-eds from spreading the coronavirus. But judging from the crowds hitting the beach, the kids are here in full force, pandemic or not.

"I was here two years ago and came back to see what it's like now with COVID," said 21-year-old Jack Gumeinny, who flew down from frigid Michigan on Sunday and plans to head home Saturday. "Florida hasn't skipped a beat."

Gumeinny, a junior at Davenport University, shrugged at the lack of social distancing.

"We're not in the at-risk group," he said.

[Read the full article here.](#)

California OKs Re-opening Of Ballparks, Disneyland As Virus Infection Rates, Deaths Plummet

The state has cleared a path for fans to hit the stands at opening-day baseball games and return to Disneyland after nearly a year of coronavirus restrictions

By Adam Beam and Kathleen Ronayne, The Associated Press, March 6, 2021

<https://www.post-gazette.com/news/nation/2021/03/06/California-COVID-19-coronavirus-reopening-restrictions-Disneyland-MLB-opening-day-fans-Gavin-Newsom/stories/202103060068>

California has cleared a path for fans to hit the stands at opening-day baseball games and return to Disneyland nearly a year after coronavirus restrictions shuttered major entertainment spots.

The state on Friday relaxed its guidelines for reopening outdoor venues as a fall and winter virus surge seemed to be ending, with COVID-19 infection rates, hospitalizations and deaths plummeting and vaccination rates rising.

New public health rules would allow concerts at stadiums and sports arenas to reopen with limited attendance starting April 1. Amusement parks also will be permitted to reopen in counties that have fallen from the state's purple tier — the most restrictive — to the red tier.

In all cases, park capacities will be limited, and COVID-19 safety rules such as mask-wearing requirements will apply.

The move followed a week of milestones, with California ramping up vaccinations for the poorest neighborhoods, counties reopening more businesses, and Governor Gavin Newsom passing a measure aimed at encouraging schools that have restricted students to online learning to reopen classrooms this month.

“Steady opening is consistent with the data. As cases decline, we want to return to work and school,” said Dr. Jeffrey Klausner, clinical professor of preventive medicine at the University of Southern California. “Outdoor activities in particular have always been low risk. Opening these sites makes sense.”

The re-opening can't come too soon for Kenny King Jr., a resident of Pleasant Hill in the San Francisco Bay Area who became an annual Disneyland passholder a decade ago. He typically takes his family to the Southern California park five times a year, but their last visit was just over a year ago for his birthday.

Mr. King, 38, said he's excited to return with his 8-year-old daughter, who had just started enjoying rides such as Big Thunder Mountain Railroad and Space Mountain, and to take his 2-year-old son, who was mesmerized by the lights and sounds when he visited last year.

“That's something that we just made our family thing: Disney trips,” Mr. King said. “We'll sit there at the house sometimes, and we'll be like, ‘Man, I just miss Disneyland.’ ”

Also applauding were the thousands of workers who were laid off by Disneyland, Universal Studios Hollywood, Knott's Berry Farm and other big locations. About 10,000 people lost their jobs at Disneyland and its related attractions in Orange County, not to mention the knock-on effect that hurt nearby restaurants and hotels.

Andrea Zinder, president of the local United Food and Commercial Workers Union that represents Disney workers, said employees are “excited to go back to work and provide Californians with a bit more magic in their lives.”

Most of the major theme parks are in Southern California, which is still in the purple category. However, Los Angeles, Orange and San Diego counties are expecting to reopen within the next few weeks as their COVID-19 numbers fall.

Only 16 of 58 counties are in the red tier, and two small counties are in the orange tier. None are yet in the yellow tier, the lowest and least restrictive.

Theme parks in the red tier will be limited to 15% capacity.

Outdoor sports will be limited to 100 people in the purple tier but will increase up to 67% in the yellow tier.

The San Diego Padres, Los Angeles Angels and Oakland Athletics all announced they plan to have fans in the stands for opening day April 1. The Los Angeles Dodgers and San Francisco Giants both start their seasons on the road and said they would announce their plans later.

Teams and event organizers can only sell tickets regionally in the purple tier. In the other tiers, teams and organizers can sell tickets to anyone living in California. No concessions will be allowed in the purple tier, while in others, concession sales will only be available at seats.

Richard Haick, of San Pablo, Calif., already bought ticket vouchers for when the Oakland A's return and hopes to take his 10-year-old son to a game soon. His son plays Little League baseball and is very excited to attend games.

"It's nice to have, even in a reduced capacity, some sense of normal," said Mr. Haick, a 45-year-old photographer.

The quicker pace of reopening is tied to a new plan to vaccinate California's most vulnerable residents. Once 2 million people across 400 ZIP codes in the most disadvantaged neighborhoods receive at least one vaccine dose, it will be easier for counties to exit the state's most restrictive tier. Once 4 million people in those neighborhoods are vaccinated, counties will be able to open up even more.

It all puts California in a drastically different position than a year ago, when Mr. Newsom imposed the statewide stay-at-home order that restricted travel, shuttered businesses and forced millions of people onto unemployment. California still has among the most severe restrictions of any state and continues to discourage out-of-state visitors.

The state is pinning its hopes of a full re-opening on inoculating enough of its 40 million residents to halt widespread COVID-19 infections.

More than 10 million doses have been given only three months since the first shot was given, the Department of Public Health said. Just over 3 million people have been fully vaccinated, or about 10% of the population 16 and older.

There are hopeful signs. This week, the seven-day average rate of positive results from tests dropped this week to 2.2%, a record low.

Although pressure has been building to reopen the economy, health officials said the changes in guidelines were a cautious and measured rather than a wholesale approach.

"We will ... keep our foot on the brake, not the gas, our eyes on the road, hands on the wheel, and navigate based on data and science," said Dr. Mark Ghaly, secretary of the state Health and Human Services Agency.

Alaska Senators Introduce New Legislation To Bypass Canada's Cruise Ship Ban

By Alison Fox, Travel Leisure, March 8, 2021

[Alaska Senators Introduce New Legislation to Bypass Canada's Cruise Ship Ban \(msn.com\)](#)

Alaska senators are working to get the state's cruise season off the ground with new legislation following Canada's cruise ship ban.

Sens. Lisa Murkowski and Dan Sullivan introduced the Alaska Tourism Recovery Act on Friday that, if passed, would allow cruise ships to travel between the state of Washington and Alaska without stopping in Canada. Currently, the Passenger Vessel Service Act — passed in 1886 — requires large foreign-flagged ships to stop in Canada before heading north to the state, which wouldn't be possible this year as Canada extended its cruise ship ban through February 2022.

"Canada's recent decision to prohibit Alaska-bound cruise ships from operating in Canadian waters creates legal hurdles that will hamstring the Alaska cruise season, creating additional economic strain on Alaska's entire economy, especially in our Southeast communities," Murkowski said in a statement. "Alaskan communities are already facing severe economic hardship and uncertainty from missing one tourism season as a result of COVID-19... Missing another cruise season would only compound the economic fallout that has been devastating for so many families."

Since Canada extended its ban, cruise lines have been forced to cancel Alaska itineraries while some have pivoted to land-based journeys. The introduction of the Bill comes weeks after Alaska leaders pledged to find a workaround.

Sullivan said Canada's decision has "dire implications" for Alaska, adding the state "simply can't afford to weather another season without the tremendous economic activity that cruise ships provide to our coastal communities."

While Alaska sailings remain in jeopardy, visitors can still head to The Last Frontier to spot wildlife, explore the state's expansive national parks (including the popular Denali National Park), and listen to the deafening crack of calving glaciers.

Travelers to Alaska are no longer required to complete a COVID-19 test prior to arrival, but can choose to get tested at the airport.

Travelers Can Still Experience The Best Of Alaska With Princess Cruises, Holland America Despite Cruise Cancellations

By Alison Fox, Travel Leisure, March 5, 2021

Travelers Can Still Experience the Best of Alaska With Princess Cruises, Holland America Despite Cruise Cancellations (yahoo.com)

When Canada banned cruise ships through 2022, cruise lines with Alaska itineraries on their schedule were forced to adjust their plans. For Princess Cruises and Holland America Line, that meant heading from the sea to the land.

This summer, travelers looking for a remote vacation filled with adventure, breathtaking glaciers, expansive national parks, and incredible wildlife can sign up for an escorted tour through The Last Frontier with the cruise lines, the companies shared with Travel + Leisure.

"We love Alaska, and we love that we get to share it with visitors from all over the world. We're committed to helping locals and visitors alike experience all the best parts of Alaska in a safe way," vice president of tour operations, Dave McGlothlin, told T+L in a statement on Friday. "For the last year, many people stayed close to home, so this summer, as we're able to reopen some of these land offerings, we are more ready than ever to welcome visitors back through our doors."

Travelers who sign up for a trip with Princess Cruises and Holland America (which are both part of the Carnival Corporation) could spend eight hours touring Denali National Park, keeping their eyes peeled for grizzly bears, wolves, moose, and caribou; or settle in for a glacier cruise to see the face of the Portage Glacier.

Those looking to take in the scenery in comfort can board a train in Denali -- camera in hand, of course -- and catch the gorgeous views from the window. Or spend the night at Holland America's McKinley Chalet Resort where guests can roast marshmallows on a campfire and visit the artists-in-residence cabin.

While Alaska remains open to visitors — and even waived its requirement that travelers show a negative COVID-19 test upon arrival — its 2021 cruise season was severely impacted when Canada banned cruise ships until at least next year due to a 100-year-old law that requires large foreign-flagged ships to stop in Canada before heading north to the state.

Cruise lines were then forced to cancel their Alaska summer sailings with some shifting to land-based journeys to take advantage of the season.

Tim Hudak To Head New Provincial Tourism Task Force Promoting Ontario Destinations

By Kristin Rushowy, The Toronto Star, March 10, 2021

A new tourism task force will look at how to best promote Ontario destinations once it is safe to travel — including a focus on the “gateway cities” of Toronto and Ottawa, as well as creating package vacations in places like Niagara, Muskoka and northern Ontario. The task force overseeing the recovery of the \$36-billion sector will be headed by former provincial PC leader and cabinet minister Tim Hudak and will issue a report this spring. The government has also promised \$150 million for a 20 per cent tourism credit for Ontarians to travel within the province this year to encourage “staycations” and pledged \$25 million for artists. Hudak was the minister responsible for tourism during the 9/11 terrorist attacks in the U.S., “the last time our borders were closed. So he has experience in understanding the impact that a closure of the border has on key destinations like the Thousand Islands, Niagara and, of course, the Windsor area,” said Ontario’s Sport, Tourism and Culture Minister Lisa MacLeod in announcing Hudak’s appointment.

Read Story (Subscription Required): https://www.thestar.com/politics/provincial/2021/03/10/tim-hudak-to-head-a-new-provincial-tourism-task-force-promoting-ontario-destinations.html?source=newsletter&utm_content=a13&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=sbj_48107

'Ticket To Recovery': Australia To Offer Subsidised Domestic Flights To Support Tourism

By Colin Packham, Reuters, March 10, 2021

['Ticket to recovery': Australia to offer subsidised flights to support tourism \(msn.com\)](#)

Australia will subsidise 800,000 domestic flights, help its two main airlines, and offer cheap loans to small tourism operators as part of A\$1.2 billion (\$921 million) package to revive the travel sector, Prime Minister Scott Morrison will say on Thursday, March 11.

Tourism is one of Australia's biggest industries, worth more than A\$60 billion and employing about 5% of the country's workforce. But the sector was crippled when the country shut its international borders in March 2020 to curtail the spread of COVID-19 - leaving tens of thousands of people on the country's wage-subsidy scheme.

Seeking to prop up the industry when the subsidy scheme ends this month, Morrison will pledge another stimulus package for the travel sector, according to extracts of an announcement seen by Reuters.

Morrison will say Australia will subsidise the flights of 800,000 domestic flights between April 1 and July 31 while its international borders remain closed. It will pay 50% of the cost of flying to 13 destinations, he will say. Airlines have agreed to provide additional flights to those places.

"This is our ticket to recovery - 800,000 half-price air fares to get Australians travelling," Morrison will say.

The premier will also say that his government will provide financial support to Qantas and Virgin Airways between April 1 and October 31 - when international flights are expected to resume.

Morrison did not disclose the scale of the funds, which will be used to keep 8,600 workers employed, planes in "flight-ready condition" and international passenger services at a pre-pandemic levels.

Australia will also offer loans of up to A\$5 million to tourism businesses such as tour companies, with two-year repayment holidays, the prime minister will say.

"We need Australians to do their patriotic duty and book a holiday this year," trade minister Dan Tehan will say.

Airlines Are Changing Their Flight Destinations After The Devastating Shock Of COVID

By Silvia Amaro, CNBC, March 5, 2021

Airlines are changing their flight destinations after the devastating shock of Covid (msn.com)

- "European carriers will pivot to leisure travel," Adrian Yanoshik, an equity analyst at Berenberg, told CNBC.
- Budget airlines such as Ryanair and easyJet have always lured costumers to take breaks in sunny European destinations, such as Greece, Spain and Italy.
- However, more airlines could do the same, such as Lufthansa and British Airways, which have traditionally catered to those traveling for work purposes.

Airlines in Europe are looking at sunshine and beaches as their route to making money again.

The sector has been severely hit by the coronavirus pandemic, with people being advised to stay at home. [Lufthansa said](#) on Thursday that it registered a 75% drop in the number of passengers between 2019 and 2020 — highlighting the devastating impact experienced by many airlines since COVID hit.

However, they are now studying ways to adjust business models as economies attempt to re-open in the coming months.

"European carriers will pivot to leisure travel," Adrian Yanoshik, an equity analyst at Berenberg, told CNBC Wednesday. "This is a tactical response. You follow the flow of people," he said.

As European economies look at easing restrictions, it's expected that people will try to go on vacation as soon as possible, after about a year of being stuck at home. In contrast, business travel is seen as taking longer to recover.

"Am I gonna do the one-day trip from London to New York for a three-hour meeting? Probably not, so there will be some impact on business travel," Keith Barr, CEO of IHG Hotels & Resorts, told CNBC's "Squawk Box Europe" last month.

Rickard Gustafson, CEO of Scandinavian Airlines, is also expecting "some significant shifts in the dynamics of the (airline) market."

"I think we will see somewhat less corporate travel and more leisure travel," he told CNBC. "We need to adapt our operation more towards seasonality to a larger extent than we do today," he added.

Budget airlines such as Ryanair and easyJet have always lured customers to take breaks in sunny European destinations, such as Greece, Spain and Italy. However, more airlines could do the same, such as Lufthansa and British Airways, which have traditionally catered to those traveling for work purposes.

"Corporate travel will be above 2019 levels by the end of the decade," Stephen Furlong, senior analyst at wealth management firm Davy, told CNBC over the phone, adding that on the other hand leisure travel could snap back "very quickly."

A different cabin mix

Corporate travel has led airlines to develop business class, premium seats and loyalty cards. But as part of a new focus toward leisure, analysts are expecting a different plane layout.

"You're going to get a cabin reconfiguration," Furlong said, mentioning how business class will be a much smaller part of the airplane. "The size of the aircraft is (also) smaller," he added.

Looking at how budget airlines have traditionally organized their aircraft, there is clearly a much smaller focus on premium clients. In fact, Ryanair, for instance, doesn't have a loyalty card for frequent flyers.

"This is likely to be a temporary phenomenon. They are going to repivot to corporate (travel)," Yanoshik from Berenberg also said.

But with more airlines focusing on leisure travel in the short to medium-term, he added that ticket pricing "will be weak."

Vaccine passports

European airlines are hoping that [vaccine passports](#) will be used as a way to recover some lost business this year.

The idea of a vaccine passport is still being discussed by European politicians, but the travel industry sees it as a must to allow some travel to return during this summer season.

"Within the industry, IATA is pushing extremely hard" for this idea, Andrew Lobbenberg, an equity analyst at HSBC, told CNBC.

The International Air Transport Association is actually working on a travel pass, a digital platform where passengers can upload their health information. It has asked EU leaders to introduce vaccine passports so customers can feel safe traveling again.

[Vaccine](#) passports "will end up being part of the re-opening of air travel," Lobbenberg said.

Fraud, Airport Delays Spur Move For Secure COVID-19 Test Document

By Allison Lampert and Jamie Freed, Reuters, March 10, 2021

At one of the world's busiest airports, immigration officials are uncovering fake COVID-19 test results daily by checking the required documentation for misplaced letters and errant vowels.

"Normally the way this type of counterfeit is spotted is an obvious spelling error," said Lucy Moreton, an official with the Immigration Services Union (ISU), which represents border officials at London's Heathrow Airport.

With global vaccination programs still in early stages, a "negative" COVID-19 test from a local lab is now often necessary for plane travel around the world. But there is no standard form, language or encryption technology for such a certificate.

"It is almost impossible to tell whether it is fake or not except by going through a lengthy and almost impossible verification process," said Vinoop Goel, a senior official at the International Air Transport Association. Fraudulent test results have been found at airports in Montreal, Paris and Mexico.

Moreton's ISU officers catch a "reasonable number" of fakes each day. But making various COVID-related record checks can add up to 20 minutes per traveler, raising doubts over Heathrow's ability to handle an expected surge in summer traffic.

Concerns over wait times and public health risks posed by an embryonic trade in forged results are driving global efforts to produce fraud-resistant COVID-19 certificates that can be read easily across borders.

Discussions led by the United Nations' aviation agency in Montreal mark the broadest attempt yet to convince governments to take action. The International Civil Aviation Organization (ICAO) is scheduled to review and potentially adopt guidance on Friday, a person familiar with plans said.

At Heathrow, passengers recently posted social media accounts of hours-long waits over delays related to various COVID-19 measures.

Why COVID-19 Travel Insurance Is Turning Into A Vacation Staple

By Allison Lampert and Noor Zainab Hussain, Reuters, March 7, 2021

https://globalnews.ca/news/7682121/covid-19-travel-insurance-vacation-staple/?utm_medium=Facebook&utm_source=GlobalBC&fbclid=IwAR1eCODRfnaS2Cu2XxkPZNXR6QEeSMVnpy574JBcqtZb7w8ogg22pRQbQ

COVID-19 insurance policies are increasingly joining passports and sunscreen as vacation staples, creating opportunities for insurers as more countries require mandatory coverage in case visitors fall ill from the coronavirus.

Airline bookings are on the rise in some regions, driving cautious hopes of a revival in summer traffic, but also raising fears among tourist destinations of getting hit with bills should vacationers become stranded by the virus.

More than a dozen countries from Aruba to Thailand require COVID-19 coverage for visitors, with Jordan the latest to consider such protections, organizers of an emergency services plan told Reuters.

The market for all types of COVID-19 travel coverage is estimated to be between \$30 billion to \$40 billion a year, according to travel insurance consultant Robyn Ingle, with companies like AXA and AIG underwriting protection.

But a surge in demand for COVID-19 coverage also means insurers could be on the hook for big payouts should another wave of infections lead to large numbers of cancellations or tourists getting sick. ill you need a vaccine passport?

Will you need a vaccine passport?

“Travel insurance and protection services are taking off at pace with travel as it resumes, said Dan Richards, chief executive for travel risk and crisis management firm Global Rescue.

COVID-19 insurance benefits typically cover treatment up to \$100,000, and could include coronavirus testing costs and services like evacuation or local burial or cremation. These benefits, introduced by insurers in mid-2020, are sold either as add-ons or as separate policies with coverage for illness or quarantine.

Jeremy Murchland, president of Indiana-based travel insurance company Seven Corners, said travelers are now “more likely to insure their trips,” as more countries require COVID-19 coverage.

A travel insurance plan that includes trip protection, medical expense coverage for COVID-19, and protection for baggage and personal effects typically costs 4% to 8% of the dollar value of the trip, Murchland said.

While the pandemic has battered travel, demand for coverage has created opportunity for the hard-hit insurance industry and a niche to develop new products, companies said.

For example, in June 2020, Seven Corners introduced an optional medical travel plan with coverage for coronavirus expenses, Murchland said. By year's end, the product with coronavirus coverage generated about 80% of total medical travel plan sales.

Seven Corners also saw a 20% rise in travelers buying highly priced "cancel for any reason" policies in 2020. The policies cover cancellation costs related to the virus.

Some countries have mandated travel insurance for incoming visitors – either by including it in their entry or visa fees or by requiring proof of coverage, said insurer World Nomads.

Jordan is evaluating whether to require a mandatory flat fee for visitors as part of a program from Global Rescue and the Global Travel and Tourism Resilience Council, said council co-chair Taleb Rifai. The program, which costs up to \$100 per person, covers certain disasters and illnesses such as COVID-19.

Jordan's Tourism Bureau was not available for comment.

It is not clear how coverage demand will evolve as many more people become inoculated against the coronavirus with vaccines.

Frank Comito, a special advisor to the Caribbean Hotel and Tourism Association, said some budget travelers have complained about mandatory coverage. And some countries could discontinue or relax the requirement as "we move away from the pandemic."

Rifai, former secretary general of the UN's World Tourism Organization, said he expects countries will continue requiring coverage as the vaccines "will take years" to roll out globally.

Canada's Foreign-Traveller Freakout Is A Dangerous Indulgence

Opinion by Chris Selley, National Post, February 26, 2021

<https://nationalpost.com/opinion/chris-selley-canadas-foreign-traveller-freakout-is-a-dangerous-indulgence>

It would be ideal if Mark Machin, the suddenly ex-president and ex-CEO of the Canada Pension Plan's investment portfolio, had secretly been terrible at his job. But he seemed to be faring pretty well in his sole function, which was (or ought to have been) to seek the maximum return on Canadians' pension investments.

The CPP was comfortably outperforming its “reference portfolio” — a hypothetical bundle of stocks and bonds that doesn’t try to significantly outperform the market. (The CPP adopted an “active management” strategy in 2006.)

The reference portfolio was down 3.1 per cent in fiscal 2020, as you might expect. As you might not expect, the CPP fund gained 3.1 per cent. Two weeks ago, the CPP reported its most lucrative quarterly haul ever: \$23 billion, on a 5.1-per-cent net return.

Maybe that was despite Machin’s performance, not because of it. Maybe he was constantly pushing massive investments in photofinishing and movie theatres. But that seems unlikely. It looks like Canada’s astonishing moral panic over foreign travel essentially forced a guy doing a pretty good job managing nearly half a trillion dollars of our money to resign for the twin heresies of leaving the country, specifically to Dubai, and getting a COVID vaccine there, as the Wall Street Journal reported on Thursday.

Perhaps Machin lost the respect of his staff. That would be a problem, no matter what the reason. But your boss leaving the country isn’t a very good reason to lose respect for him. (If my boss made \$5.4 million last year like Machin did, I wouldn’t expect him to live even remotely like me. I would respect him less if he did!) Machin leaving the country certainly isn’t a good reason for anyone who had never heard of him Thursday morning to have been demanding his head on a pike Thursday evening.

Honestly, this country needs a bucket of cold water in the face.

Fact: Machin getting vaccinated abroad is a net benefit to Canada. And if you have moral qualms about vaccine tourism, Dubai is probably the best place to go: The Sinopharm jab [has been free and available](#) to all adults living there since December. The Emirates trail only Israel in the world vaccine championships, with 59 doses per 100 people delivered. Canada is at 4.5. We are in no position to complain about outsourcing.

Machin reportedly got the Pfizer shot, so he wasn’t even raiding the kitty, and is still in Dubai, awaiting his second dose, so he will return home fully vaccinated.

But in any event, another fact: A COVID-19 case arriving in Canada from another country is no bigger threat than one arriving from another province, another city or across the street. In theory, travel restrictions can keep us free of new variants of the virus. In practice, in Canada, they cannot.

With respect to the concerning British variant, it is much too late. Public health officials in Ontario and Alberta expect that strain to be dominant by March. We did not try to stop it, so it was not stopped.

The first case in Canada was detected on Boxing Day, when the federal government’s official position was that worrying about the borders was a hysterical Conservative absurdity. Twelve days later, the feds started demanding a negative COVID test to get on a flight to Canada. Forty-six days after that, they started testing people on arrival. Those tests are likely to miss significant numbers of COVID-positive cases, never mind what strain. It’s a very leaky system.

But it's not as leaky as the barrier between Canada and the United States. American citizens can get on direct flights from Sao Paulo to Miami, Dallas, Atlanta or New York; a quick connection in Amsterdam gets them home from Cape Town or Johannesburg. There is no requirement to test on arrival. Of the aforementioned jurisdictions, only New York State theoretically enforces a quarantine.

On the average day during the week ending February 14, 5,628 people arrived at Canadian airports from abroad. And 24,640 people arrived from the United States by road — at least two-thirds of them exempt from any testing or quarantine requirements whatsoever.

That's not to say international travel is risk-free, or not worth worrying about at all. But good grief. The mania over foreign travellers is so obviously just a hot mess of class envy, recreational judgmentalism, paranoia and COVID cabin fever. And now is the worst time to let such base instincts take over. We have very serious issues to discuss as soberly as possible. At what point in the vaccination rollout do we start focusing on getting life back to normal? People cannot go on living like this. Vaccine passports, yes or no?

The most disturbing aspect of the foreign traveller freakout, to my mind, has been watching smart people cheer on the government making people's lives miserable for the crime of returning home. And all essentially for their own entertainment. It's a terrifying instinct that can lead to some terrifying places.

Every restriction on Canadians' freedoms implemented to fight the pandemic, including the many that were in my view entirely justified and several that were in my view not — Quebec's curfew being the most abominable — is now more likely to be implemented in future in any kind of crisis: pandemic, terrorist attack, civil disobedience, whatever. Governments are not known for relinquishing powers freely given by their constituents. Canada is not special in this regard. Foreign travellers, foreign vaccine recipients, are not the enemy.

Are All These COVID-19 Border Measures Legal? The Quarantine Act Explained

By Tristin Hopper, National Post, February 26, 2021

<https://nationalpost.com/news/canada/are-all-these-covid-19-border-measures-legal-what-you-need-to-know-about-the-quarantine-act>

Whatever their efficacy in fighting off COVID-19, it's clear that Canada's current border controls are on a scale unprecedented in modern times. Since March 25, 2020, all travellers entering Canada have been required to undergo 14 days of mandatory self-isolation, subject to fines or even arrest in the case of non-compliance. And now, incoming air travellers face mandatory confinement to a hotel paired with mandatory testing.

These policies would be inviting a cascade of Charter challenges under normal circumstances, but for now it's all kosher due to them being a function of the Quarantine Act. Rewritten after the 2003 SARS pandemic, the act extends near-dictatorial powers to government during times of public health crisis. But the question is how long the Act can guide federal policy before inviting pushback.

Like virtually all federal COVID-19 measures, mandatory hotel quarantine came about as the result of an Order in Council (sort of like a Canadian equivalent to an executive order) issued by the Prime Minister's Office and justified by the Quarantine Act.

There are a few aspects of Canada's border measures that don't quite jibe with the 2005 act, most notably a section that forbids any screening technology that demands "entry into the traveller's body of any instrument or other foreign body." While this technically forbids the infamous "brain tickling" nasal swab, any objectors could simply be administered a gargle test.

Regardless, the Quarantine Act extends very broad powers to public health authorities to indefinitely detain anyone who doesn't follow their orders, and even to authorize "arrest without warrant."

The Quarantine Act is no different from the Public Health (Control of Disease) Act in the U.K., or a series of quarantine-related federal regulations under United States law: all of them basically invest public health officials with near-dictatorial powers to address a health crisis, with the only real restriction being the public pushback in the event of going too far.

"The mandated length of quarantine must be based on the best available evidence to ensure individual liberty is not restricted any longer than necessary," reads an analysis by the Alberta Law Review Society issued in the wake of Canada's then-unprecedented SARS quarantine measures in 2003.

The Quarantine Act is very similar to Canada's Emergencies Act, the 1985 law that effectively allows the federal government to declare martial law (or, as the Act puts it, "special temporary measures that may not be appropriate in normal times"). The Emergencies Act is very useful if, say, Russian ground forces occupy Ellesmere Island, but it can spark political blowback if used too readily.

The most notable example of this was the 1970 imposition of the War Measures Act, the predecessor to the Emergencies Act, in response to the abduction of two government officials by terrorists agitating for an independent Quebec. Nearly 500 Quebecers with even the most tenuous links to political violence were detained without bail as a result.

But while the Emergencies Act is subject to the "supervision of Parliament," the Quarantine Act is entirely at the prime minister's discretion. Ultimately, the only political check on the Act is changing who sits in the prime minister's chair.

Usually, government quarantines are over before any legal challenge can pick up steam, but with Quarantine Act measures related to COVID-19 now approaching their first anniversary they are beginning to attract legal scrutiny.

The Justice Centre for Constitutional Freedoms has filed an action in federal court alleging that mandatory hotel quarantine is an unwarranted violation of Section 6 of the Charter of Rights and Freedoms, which guarantees that “every citizen of Canada has the right to enter, remain in and leave Canada.”

The Centre is also the measure as a violation of Section 9, which guarantees Canadians “the right not to be arbitrarily detained or imprisoned.” As Justice Centre President John Carpay said in a recent statement, “quarantine, particularly of healthy or asymptomatic individuals, is the functional equivalent of house arrest and the Justice Centre will not allow it to continue unchallenged,”

Given the disproportionate way hotel quarantine is being applied, there’s also the possibility that the policy runs afoul of Section 15, which bars discrimination. Mandatory hotel quarantine weirdly only applies to arriving air travellers; anybody entering Canada by road or rail need only present a negative COVID-19 test. That could become relevant if any group of a particular “race, national or ethnic origin, colour, religion, sex, age or mental or physical disability” disproportionately relies on air travel to enter Canada.

If the challenge ever found its way before a judge, the Constitutionality of mandatory hotel quarantine could ultimately hinge on whether the public health situation is dire enough to justify the continued use of the Quarantine Act.

Canada’s Constitution allows governments to violate the rights of its citizens, but it has to be based on a “pressing and substantial concern” and further a goal that is “rationally connected to the limitation imposed on an individual’s rights.” When this power has previously been tested before the Supreme Court, governments have even been given leeway to overreact – providing the overreaction was rational given the circumstances.

As the Court put it, quarantine measures may pass legal muster if they are governed “by the application of common sense to what is known, even though what is known may be deficient from a scientific point of view.”

As Cara Zweibel with the Canadian Civil Liberties Association told the *National Post*, “the government bears the burden of justifying the restrictions.”

Advocacy Group Asks Ontario Court To Halt Federal Hotel-Quarantine Policy

By Sean Fine, *The Globe and Mail*, March 8, 2021

<https://www.theglobeandmail.com/canada/article-advocacy-group-asks-ontario-court-to-halt-federal-hotel-quarantine/>

A legal advocacy group is asking a court to shut down Canada’s hotel-quarantine policy, saying it is arbitrary because people could safely isolate at home during the COVID-19 pandemic.

The Canadian Constitution Foundation asked the Ontario Superior Court of Justice in a filing on Monday to halt the federal quarantine policy immediately.

The group is joined in its legal action by five Canadians – three from British Columbia, one from Ontario and one from Quebec – who either need to leave the country to be with ill or injured family members, or have just returned from doing so. For instance, a B.C. man with a cross-border marriage wishes to leave to help his wife, disabled by an injury, prepare for surgery.

No date has been scheduled yet for a hearing.

A little more than two weeks ago, Ottawa began requiring every person who enters the country by air to show proof of prepaid accommodation for three days at a government-approved location before boarding their flight. Once at their hotel, they need to test negative for the coronavirus before leaving, and then to complete their 14-day quarantine at home. The three-day stay can cost upwards of \$2,000, the foundation says, describing that amount as punitively high for single-earner families such as that of the B.C. man who hopes to be with his wife in the United States.

“It’s bizarre to me, and cruel, that the government would not show compassion to these individuals who are required to travel to help their ailing loved ones,” Christine Van Geyn, the foundation’s litigation director, said in an interview.

And yet, she said, the government quarantine rules allow entry for compassionate reasons in the reverse situation (where the ill person is in Canada), without the three-day hotel stay.

The foundation is seeking \$10,000 in damages for the rights violations, which would pay the \$2,000 cost for each of the five travellers.

A Health Canada spokesman said the government intends to respond to the court action, and has no further comment. Health Canada’s website said travellers are not permitted to quarantine at home to limit the possible exposure of others to COVID-19. The website warns against non-essential travel outside Canada.

Prime Minister Justin Trudeau has said the tighter border controls are intended to keep everyone safe, not punish travellers. Anyone who violates the quarantine order is subject to fines of up to \$3,000 a day. They could also be charged with violating instructions on entering Canada, and subject to a maximum of six months in jail and \$750,000 in fines.

The foundation is claiming a violation of several Charter rights: Section 6, which protects Canadians’ right to enter and leave Canada; Section 7, the right to liberty; Section 9, the right not to be arbitrarily detained; and Section 12, the right to be free from cruel and unusual treatment.

It says it will present evidence from a traveller that there was a 23-hour wait for food.

'It's Time To Move On': Martinrea Executives Call For End To Travel Restrictions

By The Canadian Press, March 5, 2021

['It's time to move on': Martinrea executives call for end to travel restrictions \(msn.com\)](#)

TORONTO — Frustrations stemming from COVID-19 travel restrictions boiled over during a conference call Thursday when top executives at auto parts manufacturer Martinrea derided the health measures, saying it's "time to move on" and recognize the "good things happening," despite employee deaths from the novel coronavirus.

"Everything is getting better, except for the government policy that we're seeing. It is just absolutely outrageous," said chief financial officer Fred Di Tosto, on the call.

"We're seeing tremendous opening in the United States, in a lot of different places...it's time to move on. There are good things happening, and we've got to recognize that."

When asked by an analyst about the "drag" on business caused by the acquisition of a company called Metalsa in March 2020, chief financial officer Fred Di Tosto said travel restrictions and "chaos at the border" have limited the work that Martinrea could do on the plants abroad, calling the 14-day quarantines and hotel quarantine policies "an incredible pain for our industry."

At the time of the acquisition, Metalsa had locations in the United States, Mexico, Germany, South Africa and China.

Martinrea's executive chairman, Rob Wildeboer, said earlier in the call that there has been no in-plant transmission of COVID-19 within the company, although some employees in Mexico died from community transmission of the novel coronavirus, and that other employees had lost loved ones.

"Not only must our people be safe, but they must feel safe. They must know that we have their interest at heart," said Wildeboer on the conference call, adding that the company made 70,000 ventilator stands during the pandemic.

"Many of our people have stated they feel safer at work than any place other than home."

Deanna Lorincz, global director of communications and marketing at Martinrea, said on Friday, March 5 that Di Tosto meant "it is time to move on, lessen the restrictions on the border and continue to open up the economy."

Lorincz also clarified comments from chief executive Pat D'Eramo, who said on the call it has been a "headache" getting employees back and forth to Germany, saying that the hotel quarantines cause workers "stress" and "anxiety." Lorincz said D'Eramo was referencing the need to "travel internationally to get the new plant in Germany online to the way we run things."

"It's been a challenge with the pandemic but we are hopeful we will start seeing progress," said Lorincz in a statement. "We have the right people lined up and some are there now. It is just getting them back and forth has been a challenge with the restrictions and not knowing if employees will have to quarantine in a hotel away from their families."

Martinrea's home base of Ontario has been slowly loosening COVID-19 restrictions over the past month, with 1,250 new COVID-19 cases reported on Friday, March 5, down from more than 3,000 per day reported in mid-January.

In late January, the federal government announced it would suspend all flights to and from Mexico until April 30, and would require a three-night hotel quarantine for travellers arriving in Canada, "to prevent further introduction and transmission of COVID-19 and new variants of the virus into Canada."

"With the challenges we currently face with COVID-19, both here at home and abroad, we all agree that now is just not the time to be flying," Prime Minister Justin Trudeau said in January when announcing the new restrictions.

After the government announced the new travel restrictions, the National Airlines Council of Canada noted that international arrivals were already down between 90 per cent and 95 per cent in January, compared with the previous year.

"Countries that successfully implement a science-based and data-based testing and quarantine policy will not only protect public health but also drive their overall domestic recovery, and take market share, investment and jobs from those countries that do not," the NACC said in a February statement.

The comments from Martinrea executives come after Linda Hasenfratz, chief executive of rival parts maker Linamar, resigned as a member of Ontario's COVID-19 Vaccination Distribution Task Force in late January, after it was brought to Premier Doug Ford's attention that she travelled outside the country in December.

Long Recovery Ahead For Tourism Industry In Aftermath Of COVID-19 Pandemic, Report Says

By Jon Victor, The Canadian Press, March 7, 2021

<https://www.theglobeandmail.com/business/article-long-recovery-ahead-for-tourism-industry-in-aftermath-of-covid-19/>

In the aftermath of the COVID-19 pandemic, Canada's tourism industry is facing a crisis greater than the combined impacts of September 11, 2001, the SARS outbreak, and the global financial crisis, according to a new report.

The depth of the crisis means it will be a long recovery for the tourist industry with potential shock waves for other areas of the economy, says Destination Canada, a Crown corporation whose mandate is to promote domestic tourism. The agency compiled new data for the report to be released Monday, March 8 on an industry that is linked to one in 10 Canadian jobs, Destination Canada says.

“Tourism has a ripple effect into so many other parts of our quality of life as Canadians,” said Marsha Walden, president and chief executive officer of Destination Canada. “It’s one of those very few industries, maybe the only one, that can be found in every corner of this country.”

The report adds a new dimension to discussions about the pandemic’s uneven effects across different regions and sectors of the Canadian economy, for which limited data had previously been available. It also sheds light on the amount of time needed for certain key areas of Canada’s economy to recover.

Overall, the number of “active” businesses – one that is operating and has employees – in the sector declined by nine per cent between January and November of last year. Half a million people in the tourism industry lost their jobs in 2020, Walden said.

Within the tourism sector, travel services saw the biggest drop in active businesses with 31 per cent fewer firms operating. Rail, scenic and sightseeing transportation saw the second-biggest drop with a 14.9-per-cent decline.

The hotel industry suffered throughout 2020, with losses concentrated in Montreal, Toronto and Vancouver, whose downtown hotels had the lowest occupancies of any region in Canada. Revenues for hotels in those three cities fell 79 per cent in the last year for a total loss of \$2.3 billion across the three cities, the report says.

To compile the data used in the report, Destination Canada conducted original research and relied on information from government and industry reports, Walden said.

The report doubles as a call to action for Canadians to offset the damage to the country’s tourism industry by taking domestic vacations once the public health situation improves. If enough Canadians shift their international travel plans to focus on domestic destinations, that could speed up recovery for the tourism sector by up to one year, the report states.

Without any major change in consumer spending habits, it would take five years for the industry to reach pre-pandemic levels, the report says. But reallocating two thirds of the dollars spent on international travel in 2019 to domestic travel would replace the estimated \$19.4 billion shortfall in the industry in 2020 and sustain more than 150,000 jobs, the report says.

“Canadians have been sitting at home, saving a lot of money this year, which is great for individuals and not so great for the economy,” Walden said. “We really need them to get out there and travel the country and spend money across the country once it’s safe to do so.”

Guidatour, which sells walking tours of downtown Montreal and other areas, is one of the small tourism-dependent businesses whose revenues plummeted last year as its usual customer base of international tourists disappeared. The company's revenues were down 95 per cent last year, said the company's owner, Angele Vermette.

Prior to the pandemic, Guidatour employed eight people full-time and had a network of about 100 tour guides that worked on a freelance basis, Vermette said.

Guidatour sometimes arranged more than 100 tours per day, but during the pandemic there were often days when it didn't give a single one, Vermette said.

"These are passionate people that love their job," Vermette said. "Being a tour guide, you don't do that for your retirement, you don't do that for the pay, you do that because you love history and you love tourism, you love your city."

Improving economic activity in Canada's downtown centres, where Guidatour primarily operates, will be key to a recovery for the tourism sector as a whole, Walden said, because visitors to a region typically travel first to a city core before continuing on to other areas.

Vermette said her staff have been working on developing new programming, some of which could also appeal to locals, in order to capitalize on any uptick in travel later this year. With the rollout of the vaccine, Vermette said she was hopeful that Guidatour would have more customers this year, but she noted that sales still won't be close to what the company saw in 2019.

Similarly, Frontiers North Adventures, a family-owned business that offers tours to Churchill, Man., where visitors can see local attractions like polar bears and beluga whales, has been changing its offerings to appeal to Canadians looking to take domestic vacations this year.

In the past, around 80 per cent of the company's customer base has been made up of foreign travellers, who begin the tour in Winnipeg before flying to Churchill, said John Gunter, the company's president. But anticipating another weak year for international travel, the company is adding flights to Churchill directly from Calgary and Montreal in the hopes of tapping into the domestic market for northern adventures.

"We had to rejig our offerings to be more attractive to domestic and local audiences," Gunter said. "If we have only Winnipeg to rely on, then it's going to be another year of losses."

Transat Won't Resume Flights Until June, Looks To Borrow More As Uncertainty Clouds Air Canada Deal

By Eric Atkins, *The Globe and Mail*, March 11, 2021

Airline and tour operator Transat AT Inc. said it will not resume flights until mid-June and is seeking to borrow money to stay afloat in case the Air Canada takeover falls apart. Montreal-based Transat suspended normal service at the end of January after agreeing to a demand by the federal government all carriers suspend service to Mexico and the Caribbean in order to combat the pandemic. Transat made the announcement as it released its financial results for the first quarter on Thursday morning, March 11. Transat shareholders agreed in December to an all-cash takeover by rival Air Canada worth \$180-million. The Canadian government approved the deal in February, with conditions intended to foster competition. However, the deal cannot be completed without the approval of the European Commission, which has yet to finish its investigation. Air Canada refused to extend the deal's so-called outside date of February 15, and either company can walk away from the transaction.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-transat-wont-resume-flights-until-june-looks-to-borrow-more-as/>

Canada's Aviation Industry Needs A Total Overhaul, Not Just A Bailout

Opinion By Mike Arnot, *New York-Based Airline And Aviation Consultant and Former Policy Adviser To Canada's Trade Minister*, *Special To The Globe And Mail*, March 11, 2021

<https://www.theglobeandmail.com/business/commentary/article-canadas-aviation-industry-needs-a-total-overhaul-not-just-a-bailout/>

Cost-savvy Canadians used to cross the border to New York State and fly south on the cheap with Spirit Airlines and JetBlue. Ever wonder why those airlines have never flown to Canada and likely never will? It's not for lack of demand but because it's a pain to operate such a business in Canada.

Ignore Canada's size and sparse population and current pandemic restrictions. Canada needs a more competitive aviation industry and creative solutions to attract tourists.

THE 'PASSENGER PAYS' MODEL DOESN'T WORK WITH NO PASSENGERS

For every \$100 in airfare, your ticket includes a whopping \$24 in various fees. Want to fly to Smithers, B.C., Saskatoon or St. John's? You'll pay about \$35 for airport "improvement" fees, which fund airport operations and capital projects. No funding comes from Ottawa. These fees are much higher in Canada than in Europe and the U.S. (where they're capped at US\$4.50 per leg). For this reason alone, Southwest Airlines will never fly from Calgary to Phoenix or from Vancouver to Hawaii. (If it did, fares would drop substantially.) As for Smithers, tourists may never get to visit, as the airlines have cut service to that destination; airlines know where they can and can't make money and how much passengers are willing to pay. The fees take a quantifiable bite out of demand.

Most bizarre are the fees to cover the cost of air traffic control, which increased 30 per cent last year. WestJet CEO Ed Sims previously ran the New Zealand-equivalent of Nav Canada, which manages Canada's air traffic control system. Trust him when he says those fees are "scandalous." Safe airspace and operational control towers are a public good. Ottawa needs to step in.

You can't have an airport in Smithers or a control tower in Regina without direct subsidy from the federal treasury. Ottawa should cut domestic user fees, increase them for international flights that overfly Canada and reduce and cap airport improvement fees. Otherwise, voters should ask the government why it's letting airports bleed to death.

STOP CHARGING MAJOR AIRPORTS RENT UNTIL TRAFFIC RETURNS

Ottawa is the landlord of Canada's airports – and a bad one at that. It charges rent of up to 12 per cent of airport gross revenues. The formula punishes success. And like an absentee landlord, Ottawa makes no capital investments in airports. It should permanently eliminate ground lease rents at smaller airports such as Charlottetown and Saskatoon. At larger airports, it should cut rents until passenger traffic returns to at least 2019 levels.

AIRLINES AND AIRPORTS HAVE MADE PAINFUL CUTS. SO TOO SHOULD TRANSPORT CANADA

Airlines and airports have laid off tens of thousands of employees, and many of those jobs aren't coming back. Take a hard look at Transport Canada's budget and cut some redundant, high-cost jobs in Ottawa. It's a bitter pill, but Transport Canada has proportionally more employees than the U.S. Department of Transportation, which includes the Federal Aviation Administration.

AIR CANADA AND WESTJET PROVIDE COMPETITION. SO DO THE SMALL CARRIERS

The two major Canadian airlines take up a lot of airtime. But the likes of Porter, Sunwing, Air Transat, Flair, Canadian North or Harbour deserve a disproportionate share of any bailout if they want it. The two largest airlines can sell their aircraft and lease them back, which immediately injects precious cash. It's not so easy for the others. Don't allow the smaller airlines to fail.

BRAND CANADA: LEARN FROM THE PORTUGUESE

TAP Air Portugal and the Portuguese tourism authority made the country a must-visit destination through a strong advertising campaign and stopover program. Learn from them. Few Americans know of Mont Tremblant, Fogo Island or Smithers and its steelhead. (It would help if the fares weren't so high to fly there.) United Airlines launched a bus service to shuttle skiers from Denver to the slopes. Canadian carriers and partners could take it one step further and offer airside pickup plus service to the Rockies or Tremblant, for example. When travel comes back, Canada and its carriers need to be creative to attract tourists.

ALLOW FOR ARRIVALS-LEVEL DUTY-FREE SHOPPING

To the extent you recall walking through an airport, you would find a shiny duty-free store past security before your flight. Flip the model. Ottawa should allow for duty-free stores as passengers exit from Canadian airports (with an emphasis on Canadian products, too.) It has worked well in Australia and would help airports and the government earn precious revenue.

MAKE THE PHONE CALL FOR PRE-CLEARANCE

It's taking far too long to secure U.S. Customs and Border Protection pre-clearance at Toronto's Billy Bishop Airport and Quebec City. The physical space is already built, and U.S. authorities love the idea of creating 50 jobs there. When Porter Airlines comes back, business travel out of Toronto's island airport to the U.S. will be critical. The ministers should pick up the phone, call their U.S. counterparts and make it happen.

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

CLHIA Issues Statement Refuting COVID-19 Vaccine Rumours

By Leo Almazora, HomeNews, March 9, 2021

https://www.lifehealthpro.ca/news/clhia-issues-statement-refuting-covid19-vaccine-rumours-353758.aspx?utm_source=GA&utm_medium=20210310&utm_campaign=WPCW-Newsletter-20210310&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Amid the push to get COVID-19 vaccine doses into people's arms – a push some have found so slow that they chose to get their shots south of the border – the Canadian Life and Health Insurance Association (CLHIA) has published a statement discounting rumours that being inoculated against the disease will affect a person's ability to get life or health insurance.

"The CLHIA is aware of misinformation that is being spread through social media claiming that individuals who get the vaccine will not be able to get life insurance or may be denied their disability or life insurance benefits," the association said in a statement this week. "These claims are incorrect and have no basis in fact whatsoever."

Underscoring the role of vaccination as one of the best defences against serious illness and death from COVID-19, it emphasized that Health Canada's independent scientific and medical assessment process have determined that the vaccines against the disease are safe and effective.

The CLHIA stressed that people won't see an impact to their current life and health insurance benefits, whether it's from their own individual policy or coverage they get from work, due to their getting a vaccine. Being inoculated will likewise not impact their prospects of getting future coverage, it added.

“No one should be afraid and choose to not protect themselves from COVID-19 because they are worried about it affecting their benefits,” the Association said. “All of Canada’s life and health insurers are supportive of Canadians receiving government-approved vaccinations to protect themselves from serious illness and death.”

The CLHIA statement came just as the Angus Reid Institute released the results of a new survey, which found more Canadians are warming to the idea of receiving a COVID-19 vaccine.

In the latest wave of its vaccine sentiment survey, two thirds (66%) of respondents said that if a vaccine against the coronavirus became available to them, they’d want to get vaccinated immediately. Around one sixth (16%) said they’d eventually get inoculated but would want to wait first.

The remaining minority of respondents said they would either choose not to get vaccinated (7%) or weren’t sure what they would do (5%).

Top Saskatchewan Court Quashes Appeal On Use Of Insurance Side Accounts

Insurers, industry group 'pleased' with decision confirming 20-year-old policies can't be used for 'unlimited investment'

By Leo Almazora, March 11, 2021

https://www.wealthprofessional.ca/investments/alternative-investments/top-saskatchewan-court-junks-appeal-on-use-of-insurance-side-accounts/353815?utm_source=GA&utm_medium=20210311&utm_campaign=WPCW-Newsletter-20210311&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

In the latest round of a years-long legal battle between three Canadian insurance companies and a group of inventive investors, Saskatchewan’s highest court has ruled that policies issued decades ago cannot be used as vehicles for “unlimited investment.”

The Court of Appeal for Saskatchewan on Wednesday heard three closely related cases advanced by three hedge-fund investment firms – Atwater Investment LP, Ituna Investments LP and Mosten Investment LP – against two insurance companies, Manulife and Industrial Alliance Insurance.

As reported by the Saskatoon StarPhoenix, the dispute revolves around the use of life insurance policies issued in the ‘90s that, according to the hedge funds, allowed its owners to deposit unlimited amounts of capital into “side accounts” that offered a guaranteed interest rate of at least 4%.

Around one decade ago, the firms searched for and bought policies that offered such guarantees in the province. They then attempted to deposit millions of dollars into the accounts before Manulife and iA, which had acquired the companies that originally issued those policies, started rejecting the deposits in 2016.

In December 2017, the investment firms brought the case to the Saskatoon legal system, arguing that the carriers had no right to deny their investments. In response, executives from the insurance companies cited contract language referring to account balances as “premiums on deposit,” maintaining that the accounts were meant only as a way for the policyholders to make prepayments on premiums.

At the time, it was estimated that the contracts, if honoured as the investors wanted, could lead to billions of dollars in losses for the insurers. In 2018, a Court of Queen’s Bench judge ruled in favour of the insurance companies, saying that the policies “could not be used for unlimited stand-alone investment opportunities.”

During the course of that trial, the Saskatchewan government also passed regulations to ensure the policies could not be subject to such “misuse.” The judge ruled those regulations were “declaratory” rather than retroactive.

The investors appealed the decision last year, with one lawyer representing them saying that the insurers were acting out of “underwriter’s remorse.”

But in its decision released Wednesday, Saskatchewan’s appeals court ruled that while the insurance policies set no limit on the amount of money that could be put in the side accounts, the regulations set by the provincial government setting limits applied retroactively.

“In the interest of protecting consumers, many other provinces including Ontario, Prince Edward Island, Alberta, New Brunswick and Nova Scotia have introduced legislation to provide similar clarity and reinforce the separation of banking and insurance,” said Stephen Frank, president and CEO of the Canadian Life and Health Insurance Association (CLHIA), in a statement published after the decision. “We are pleased that governments continue to support a solid regulatory framework that protects consumers and allows the industry to serve Canadians.”

The insurers also issued their own statements welcoming the decision.

iA said it “has always maintained that the position taken by Ituna was legally unfounded and that life insurance contracts were never intended to be used as deposit accounts and for purposes unrelated to life insurance.”

Manulife said it was “pleased with the Court of Appeal’s ruling prohibiting unlimited deposits,” adding that it was “always confident we would ultimately prevail in this matter and that it would not have any material impact on the Company’s business.”

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

Financial Services' Big Firms Could Lose \$2.6 Billion In Data Breach

Eyewatering cost to brand values across various sectors calculated in new report

By Steve Randall, Wealth Professional, March 11, 2021

https://www.wealthprofessional.ca/news/industry-news/financial-services-big-firms-could-lose-2.6-billion-in-data-breach/353830?utm_source=GA&utm_medium=20210311&utm_campaign=WPCW-MorningBriefing-20210311&utm_content=9B8F63D4-69B1-4DOC-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4DOC-AE64-59C8BBAFABC8

In the 21st century, there are two words that no company ever wants to announce: data breach.

Even the lowest risk cyber security incidents send shockwaves through firms, their clients, and their investors and a breach can be hugely costly, fast.

The real financial impact of a data breach has been calculated in a new report by global consultancy firms Infosys and Interbrand. For the largest businesses across several sector groups, the cost could run to billions of dollars of lost brand value.

Financial services is one of three sectors that stand to lose most, along with technology and automotive.

For a financial services firm in the top 100 for global brand value – such as the big Wall Street banks, American Express, and Allianz – a data breach could cost as much as US\$2.6 billion in lost brand value. That's equivalent to more than half of their 2020 net income.

While this report shows the impact to the biggest in the industry, it reflects how firms of any size could face relative negative impacts from a data breach.

"Cybersecurity for long was seen as a cost of doing business. However, in this digital age, where a company's reputation is based on its ability to protect customer data and establish digital trust, cybersecurity is becoming a business differentiator," explained Vishal Salvi, chief information security officer & head cyber security practice at Infosys.

Retail profits at risk

While technology firms including Apple, Microsoft, and Amazon face a potential \$29 billion loss in brand value (53% of net income for 2020) and automotive could suffer a \$4.2 billion loss, it is retailers that stand to lose the most relative to net income.

The biggest luxury brands – think Luis Vuitton, Cartier, or Prada – could see up to \$2.4 billion of their brand value erased by a data breach, equivalent to 115% of their 2020 net income. Other consumer goods brands could lose up to \$4.2 billion (114%).

Interbrand's Ameya Kapnadak noted a fundamental shift in how brands engage with their customers.

“As the lines between the physical and virtual worlds increasingly blur, and brands rely more and more on the digital world to create unique experiences for their customers, data breaches have the potential to dent the very core of the brand's relationship with its customers. These shifts underscore the need to re-evaluate 'hygiene' aspects of customer experience, like cybersecurity,” he said.

RBC’s CEO Sees Inflation-Driven Rate Hikes Next Year

Sloshing liquidity and vaccine rollouts set the stage for strong economic growth in H2 2021, says RBC chief exec

by Kevin Orland, Bloomberg, March 9, 2021

https://www.wealthprofessional.ca/business-news/rbc-ceo-mckay-sees-inflation-driven-rate-hikes-next-year/353740?utm_source=GA&utm_medium=20210309&utm_campaign=WPCW-Breaking-20210309&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Royal Bank of Canada Chief Executive Officer Dave McKay says inflationary pressures will force central banks to start raising interest rates as soon as next year.

Large amounts of liquidity on consumers’ balance sheets, which he estimated at \$1.6 trillion in the U.S. and C\$212 billion (\$168 billion) in Canada, combined with vaccines and new stimulus programs will lead to strong economic growth in the second half of 2021, McKay said at the bank’s financial institutions conference Tuesday.

The recovery will be particularly strong in sectors that have been hit hardest by the Covid-19 pandemic, like hospitality and food, and will use up the excess capacity in the economy this year, ahead of a previous forecast for next year, he said.

“Therefore when you look at input prices -- commodities, labor, goods and services -- we see inflationary pressure building earlier than later,” McKay said.

Those expectations have already started filtering into credit markets, lifting rates at the long end of the curve. Central banks, particularly the Federal Reserve, have signaled they’ll let that continue, but they may respond earlier than previously expected, McKay said.

“We do see a challenge to the policy and central banks having to respond to this in 2022, latter half of 2022, with rate increases -- versus where you might have thought late 2023 or 2024 six months ago,” McKay said.

The Two 'Power Skills' Needed For The New World Of Work

By Jason Contant, Canadian Underwriter, March 10, 2021

Learning and development (L&D) leaders across Canada have cited resilience and digital fluency as the two most important “power skills” for the new world of work in 2021, one year after the COVID-19 was declared a global pandemic.

“There are definitely two things — among too many to count — that 2020’s challenging circumstances helped us learn,” said LinkedIn Learning’s 5th annual Workplace Learning Report for 2021.

“First, we need to build our resilience muscle to help us adapt to rapid-fire change. Second, we needed to learn new ways of working and collaborating in a virtual world.”

“The good news is that resilience and digital fluency are exactly what we’ll need to thrive in 2021.”

According to the recent Workplace Learning Report, resilience was ranked as the most important skill in Canada (and a handful of other countries), followed by digital fluency. “When we asked L&D pros globally to share which skills were most important to be successful in the new world of work, we gave them many options to choose from — from time management to communication across remote teams,” the report said. “The results that came back were loud and clear: resilience landed the number one slot, and digital fluency came in second.”

The survey polled more than 5,000 professionals across 27 countries, including 3,080 people managers, 1,260 L&D pros and 814 learners.

From an L&D perspective, resilience is defined by LinkedIn Learning as “a skill or mindset you can develop that will help you navigate the new working world.” It’s about a mindset that helps employees perform well at work regardless of what changes and challenges come their way, said Gemma Leigh Roberts, a chartered organizational psychologist, executive coach and performance psychologist in her LinkedIn Learning course Enhancing Resilience.

“It’s not just about learning to cope exceptionally well with challenges, but also learning how to thrive and reach your peak,” she said in a preview video of the course. For example, resilience includes capitalizing on what you’re naturally good at, and includes six key facets: Confidence, adaptability, positivity, perspective, mastery, and stamina.

Digital fluency means that a learner has the technological skills to effectively operate in an increasingly digital world, the report said. “It includes everything from understanding how to use the Microsoft Office suite to advanced artificial intelligence.”

[Read the full article here.](#)

UPCOMING WEBINARS AND EVENTS

Web Seminar: The Rise Of Digital In The Future Of Insurance

When: Tuesday March 16, 2021

Time: 2:00 pm EST (60 minutes)

A pandemic-challenged year accelerated digital transformation plans for the insurance industry.

Projects that would typically take at least a year to roll out were being implemented in weeks as lockdowns made remote access and interactions a must-have for intermediaries like financial advisors.

In a marketplace that relies heavily on an external salesforce to service customers, Sun Life was uniquely positioned when COVID-19 hit. Their enterprise-wide approach to digital transactions meant all the groundwork to create a digital platform had been completed, enabling Sun Life to continue doing business through the pandemic without disruption. Adoption continues to rise within the company and among their agents.

In this fireside chat, a panel of experts from Sun Life, Pegasystems and Celent will share key learnings and best practices for insurance companies of all sizes looking for success in their digital transformation journey.

Discussion topics will include:

- Insights from Celent's research on the top digital insurance use cases and their adoption
- Practical tips and success factors for transitioning to digital customer interactions
- How automation technology is reshaping the future of insurance and helping achieve true customer focus across the entire organization

[Register Now](#)

Web Seminar: Digital Insurance Advances In Tech Demo Day

Date: Thursday, March 25, 2021 (60 minutes)

Time: 2:00 pm ET | 11:00 am PT

In today's unprecedented global circumstances, **leaders in the insurance community are looking for innovative ways** to help their firms make progress on the path to the new normal.

The **Digital Insurance Advances in Tech Demo Event** puts the spotlight on some of the latest software and technologies in the industry, which are helping our community move forward.

Join this live one-hour webinar to learn about trailblazing innovations in a series of 6-minute demos, followed by live Q&A, that showcases what these software and technology companies are doing to advance the industry.

[Register Now](#)

Web Seminar: The Evolution of The Modern Data Science Teams in Insurance Industry

When: Tuesday March 30, 2021

Time: 12:00 pm EDT

With the recent and rapid changes to the modern tech stack, including new automation tools, how should insurance companies leverage data and define data science success?

To effectively use data, insurance companies must overcome what has historically been an extremely siloed structure that keeps data separate from the work of insurance. To better connect business with opportunities, claims and underwriting must be informed by data—but where to begin?

For more, join this free webinar from DataRobot, a leader in enterprise AI technology and ROI enablement services to global enterprises and individual users, and learn how to blend data science and business opportunities together to achieve success.

Sign up now and gain insight into:

- Why the traditional structure of insurance companies leads to missed business opportunities
- How rapid changes to tech stack (including data science tools) will change the makeup of insurance teams
- Ways to empower the people who have the best view of business opportunities with the ability to envision the solutions
- How a new approach to insurance company data science teams can benefit business analysts, data scientists and the larger organization

For enquiries, please contact kristhia.curammeng@keymedia.com

[Register Now](#)

Web Seminar: Seven Insights To Attract And Retain Millennial Policyholders

When: Wednesday, April 7, 2021

Time: 2:00 pm EST (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](#)
