

CAFII ALERTS WEEKLY DIGEST: May 7 TO May 14, 2021

May 14, 2021

TABLE OF CONTENTS

REGULATOR AND POLICY-MAKER NEWS.....	3
FSRA Releases Annual Report On Misconduct Derived From Life Agent Reporting Forms.....	3
CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS.....	4
Two Banks Top Rankings But Overall Satisfaction Drops.....	4
Canada Life To Help Freedom 55 Advisors Go Independent	5
DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS.....	5
Black Customer Recounts 'Degrading' Treatment At Ottawa Bank Branch	5
COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS	7
Vaccines Will Get Us Back To Normal. Why Is Canada Pretending Otherwise?.....	7
Canada's Lockdowns-Forever Doomsayers Are Actively Working Against The Vaccine Miracle	9
Canada's Roadmap To Re-Opening: Look To Saskatchewan.....	11
You May Actually Be Able To Travel For Summer Vacation In Canada This Year.....	14
Canada's Next Challenge: Let's Out-Vaccinate The Americans.....	16
Canada's Vaccination Rate Is Eclipsing The U.S.; Experts Say The Comparison Is Complicated	17
Trudeau Says Pandemic Restrictions Shouldn't Be Eased Until Case Counts Are 'Way Down'	20
Will Trudeau's 'One-Dose Summer' Get Canada Back To Normal?	22
Despite COVID-19 Vaccine Ramp Up, Experts Say Canada Still In For 'Summer Of Uncertainty'	23
Thinking Of Summer Travel To The U.S.? Better Have A Backup Plan.....	25
Travel Deals Are Here, But Should Canadians Book Now?	25
Some Canadian Universities Say No To Proof Of Vaccination Requirement	28
U.K. Allows Indoor Pints And Movie Theatres. When Will Canada Relax COVID-19 Rules?	30
Hugs And Pints In The Pub Are Back: Boris Johnson Lifts Britain's COVID-19 Curbs.....	34
For A View Of A COVID-19 Future, Canadians Should Look Across The Pond.....	35
CDC: Fully Vaccinated Americans Can Largely Ditch Masks Indoors	38
International Travelers Heading To The U.S. Can Now Test For COVID-19 At Home Before Their Flight	40
Will Summer See A 'Travel Window' Before Fall Infections Rise? Here's What U.S. Medical Experts Say	41
Norwegian Cruise Line CEO Says It Will Stop Sailing Out Of Florida If The State Does Not Allow It To Verify COVID-19 Vaccinations	43

How Montreal Has So Far Dodged A Third COVID-19 Wave And What Other Cities Can Learn From Its Success	44
CDC Director Says U.S. Is Planning For COVID Vaccine Booster Shots 'Just In Case'	47
Canadian Companies Offer Freebies, Discounts To Vaccinated Customers.....	49
Ottawa Widens COVID-19 Rapid Test Availability To Businesses.....	51
Most Flights Carrying COVID-19-Positive Passengers To Canadian Airports Were Domestic	52
Third Quarantine Hotel Near Pearson Airport Dealing With COVID-19 Outbreak.....	54
Air Canada CEO Calls For End To Hotel Quarantines After \$1-Billion Loss	55
Air Canada Pleads With Trudeau To Lay Out Travel Plan	56
Transat Extends Flight Suspension Until End Of July Due To COVID Travel Restrictions.....	57
Connect Airlines Could Soon Be Carrying American Airlines Passengers Between US Northeast Cities And Toronto Island Airport	58
Greyhound Canada To Cut All Routes, End Operations.....	59
Airline Industry Group Wants Ottawa To Follow U.K.'S Lead, Help Bring In Restart Plan	61
Canada To Face COVID-19-Like Yearly Endemic Flu Due To Variants, Expert Says	62
COVID-19 Re-Affirms Employers' Duty Of Care To Business Travellers	64
Aon's Approach To Post-Pandemic Travel And Entertainment	66
Don't Expect The Pandemic's Dramatic Remote-Work Shift To Be Permanent	67
OTHER CAFII MEMBER-RELEVANT INDUSTRY NEWS.....	70
CAFII Associate RSA Announces Excellent Q1 Operating Results, As Its Takeover By Intact/Tryg Secures Required Regulatory Approvals	70
Insurance Premiums Skyrocketing For Small Businesses, Even As Extended Lockdown Looms For Ontario	71
Canadian Primary P&C Insurers May Align With Reinsurers' New Communicable Disease Exclusions....	73
IA To Invest \$500 Million In Digital Transformation By 2025	74
RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY NEWS.....	75
Does Workplace-Provided Life And Health Insurance Create Coverage Complacency?	75
What Do Customers Want From Their Insurers?: World Insurance Report 2021 Opines.....	76
UPCOMING WEBINARS AND EVENTS	77
Web Seminar: Reuters Events: Insurance 2021: The Customer Behaviour Changes that will Stay	77
Web Seminar: Define your global approach to claims and fraud with data-driven intelligence	78
Web Seminar: McMillan LLP On Advertising In The Virtual World	79

REGULATOR AND POLICY-MAKER NEWS

FSRA Releases Annual Report On Misconduct Derived From Life Agent Reporting Forms

About 40% were escalated for further investigation

by Michelle Schriver, Investment Executive, May 11, 2021

https://www.investmentexecutive.com/news/from-the-regulators/fsra-reviews-57-life-agent-reporting-forms/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN

The Financial Services Regulatory Authority of Ontario (FSRA) has released its second annual report detailing agent misconduct within the life and health insurance sector. The 2020/2021 report, released on Monday, is based on life agent reporting forms (LARFs).

Insurers are required to report unsuitable agents to the regulator, and are advised to do so by filing LARFs.

“Agent suitability is essential in achieving fair treatment of customers,” the report said. “It starts with screening agents for suitability and continues with monitoring agents’ business practices throughout their careers.”

From the beginning of April 2020 through March 2021, FSRA received 57 LARFs, the report said. That compares to 52 in the previous fiscal year, which was shorter because it began following FSRA’s launch.

Multiple types of misconduct were identified in the majority of LARFs received, the current report said, which aligned with the previous year’s findings. The most common misconduct types reported were fraud, misrepresentation to the company, and forgery.

Of the 57 LARFs received, 28 files (about 49%) were closed — most with a warning letter (19). Licensing violations were the most common misconduct type associated with warning letters. But results were varied and also included forgery and fraud, misrepresentation, and conflicts.

The rationale to issue a warning letter was based on evidence provided by the insurers, the report said, such as terminating the agent’s contract or placing an agent under close supervision.

Warning letters are documented on the agent’s licensing file and red-flagged by FSRA’s licensing system, the report said. When an agent applies to renew their active licence or reinstate their lapsed one, the warning letter will be evaluated “to make an informed decision on the renewal,” it said.

Of the 28 closed files, six resulted in no action. The reasons included FSRA’s lack of jurisdiction (two), insufficient evidence (two) and lapsed licensing (two).

In files that resulted in no action, FSRA still red-flags the agents’ licensing files, the report said.

The remaining three closed files resulted in voluntary licence surrender.

Of the 57 LARFs, 23 files (about 40%) were escalated for further investigation, and six remain under review, the report said.

The 23 escalated files included allegations of pervasive misrepresentation to insurers and clients, misappropriation of client funds, fronting for unlicensed entities, unlicensed activities, and trafficking in life insurance.

The report also provided an update on escalated LARFs from the previous year, which comprised 19 files, including three following the publication of last year's report. Of these 19, one file was closed with a warning letter, two were closed with licence surrender for a period of two years, and six were subject to enforcement proceedings. The other 10 remain under investigation.

In fall 2020, FSRA created a life and health agent team within market conduct to supervise life and health insurance agents' conduct and business practices. The team reviews agents who are the subject of a LARF. The regulator will share its life and health agent supervisory framework in the coming months, the report said.

In a release last month, the regulator said it had reviewed a life agent in response to multiple LARFs filed by insurers. The agent had sold policies that were terminated soon after the agent received commission — and had done so with general managing agencies over several years using the same pool of clients.

As a result, the regulator required a lifetime licence surrender, FSRA said in the release.

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Two Banks Top Rankings But Overall Satisfaction Drops

Personal finances affected by pandemic, leading to more disputes around fees, says survey

By The Canadian Press, May 11, 2021

A prominent market research company says RBC and Tangerine were Canada's highest rated banks this year, even as overall customer satisfaction among financial institutions dropped during the pandemic.

J.D. Power says the dissatisfaction was driven by people having their personal finances affected by the pandemic, which led to more disputes around things like fees.

John Cabell, the company's director of banking and payments intelligence, says banks need to better work on problem-solving and communication with their clients, especially as more interactions took place online over the last year.

J.D. Power says the drop in satisfaction was most apparent with the Canada's Big 5 banks.

The company said the trend was at odds with their survey in the U.S, where 63 per cent of customers said they felt supported by their bank, as opposed to only 43 per cent saying the same in Canada.

It said RBC was the highest rated large bank for customer satisfaction for the second year in a row, while Tangerine was the highest rated mid-size bank for the tenth consecutive year.

Canada Life To Help Freedom 55 Advisors Go Independent

By Kate McCaffery, Insurance Portal, May 10, 2021

After creating a new platform called Advisor Solutions, Canada Life has quietly announced that it will help its Freedom 55 Financial advisors self-brand and move away from the traditionally exclusive distribution relationship they once had with predecessor companies that have since merged with Canada Life, to a more independent relationship with the company. "We're not shuttering (Freedom 55) and we're not getting rid of it. We're not abandoning it. If anything, we're doubling down on what Freedom 55 created," said Canada Life's executive vice president, advisory network and industry affairs, Hugh Moncrieff in an exclusive interview with Insurance Portal. Although the company has plans to maintain the Freedom 55 brand internally, he adds that their future focus will be on business development for a sales force of independent advisors who are no longer in an exclusive distribution relationship with the company.

Read Story (Subscription Required): https://insurance-portal.ca/life/canada-life-to-help-freedom-55-advisors-go-independent/?utm_source=sendinblue&utm_campaign=daily_complete_202105-11&utm_medium=email

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

Black Customer Recounts 'Degrading' Treatment At Ottawa Bank Branch

Nothing changed after bank apologized, says longtime customer Keshna Spalding

By Nicole Williams, CBC News, April 28, 2021

<https://www.cbc.ca/news/canada/ottawa/td-bank-racism-1.5999029>

A Black man who says he's repeatedly experienced racism while depositing cheques at a TD Canada Trust branch in Ottawa is dismissing the bank's apology to him as hollow.

Keshna Spalding said he's been a TD customer for more than 20 years, but never had an issue until two years ago when he moved to Orléans, a suburb in the city's east end. At a branch there, Spalding said he has experienced "degrading" treatment that he believes is rooted in racism.

"They will question every cheque that I come into the bank with," Spalding said. "Everything had to be verified, which wasn't the case before."

Spalding, who works in painting and construction, said he's often paid by cheque and payments can total as much as \$15,000.

When he went into the Orléans TD location on Mer-Bleue Road, to deposit his pay, Spalding said employees would often huddle over printouts of his account history. The branch has even held cheques and bank drafts that were already verified by TD, he said.

Before using that branch, Spalding said he had never experienced such intense scrutiny while banking.

"It was just mind-blowing. [I'm] wondering what's going on here. I've never experienced this before," Spalding said. "It's degrading, man."

'Nothing More Than Racism'

Spalding said bank employees have told him cheques made out for large amounts are routinely held, but according to TD's own policy, such holds are "applied differently for each customer."

According to the bank, "creditworthiness" is based on a customer's credit history with the bank and other financial institutions, how long they've been with TD and the current status of their accounts.

Spalding said he's been told by tellers at other branches that based on his banking history, he should be under no such restrictions.

"[I'm] very frustrated," he said. "It is tough because it brings me back to some ugly memories of what I've experienced in Alberta, and what I'm experiencing here is nothing more than racism."

Spalding said he's lost sleep over the treatment he's received at the bank.

"It's played in my head for months and months and months to the point where when clients are giving me the cheque, the butterflies are coming in my belly because I know there's going to be an experience [at the bank]."

Spalding's allegations are part of a larger conversation across the country around racial profiling at financial institutions. "Banking while black" is a common term among Black Canadians who often face intense questioning, skepticism and poor customer service at banks.

TD Offers 'Unreserved Public Apology'

Spalding recently filed a formal complaint to the company and has received what Carla Hindman, TD's manager of corporate and public affairs, described to CBC as "an unreserved public apology."

Hindman said TD is "committed to providing a level of excellence for those we serve, and when an individual has the courage to speak out, we have a responsibility to listen and take appropriate action."

She said the company has introduced enhanced training and education programs about anti-Black racism in order to foster "a culture of diversity, inclusion, and equity."

February study from Israel's Sheba Medical Center, for one, found that after the hospital's 7,000 staff received just one dose of the Pfizer vaccine, both symptomatic and asymptomatic cases of COVID-19 plunged by 75 per cent between 15 and 28 days after the shot.

The interim months have seen a near-miraculous Israel-wide plunge in COVID deaths and infections — as well as the introduction of a “green pass” allowing fully vaccinated Israelis to once again pack into stadiums, gyms, restaurants and festivals. Israel's first death-free day since vaccination occurred in late April. On May 9, Israel saw only eight new cases in the whole country; the lowest since the spring of 2020.

“In all age groups, as vaccine coverage increased, the incidence of SARS-CoV-2 outcomes declined,” reads the understated assessment of a May 5 study in The Lancet trumpeting the success of the Israeli mass-vaccination campaign.

Aggressive vaccination in the United States has similarly blunted the worst effects of the pandemic. Deaths have been in freefall since January and now stand lower even than July 2020, when much of the country was under some form of lockdown in the wake of the first wave. Not only is the virus less dangerous, but its spread has been significantly slowed: the United States is now seeing fewer new cases than at any other time since the end of its second wave in September.

There are indeed cases of “vaccine breakthrough” (patients who contract COVID-19 despite being fully vaccinated), but they are low enough that a fully vaccinated American effectively faces the same risks from COVID-19 as from the common flu.

As of April 26, more than 95 million people in the United States have been fully vaccinated. Of those, only 9,245 have become vaccine breakthrough cases and 132 have died. For context, in a given week, any group of 95 million Americans can statistically expect to see 1,100 accidental deaths due to injuries and 250 deaths due to suicide. Proportionally, if Canada could see that same rate of COVID-19 deaths, the pandemic would instantly become about as deadly as the country's annual toll of fatalities caused by wild animals.

A recent study in the New England Journal of Medicine followed 417 fully vaccinated employees of New York City's Rockefeller University to see if any would become “breakthrough” cases. Two did — both women in their 50s and 60s — but the infections subsided after only a few days of flu-like symptoms.

It's these kinds of indicators that have caused the Centres for Disease Control to now recommend that the fully vaccinated can gather, remove their masks and even be in the presence of COVID-19 patients without needing to self-isolate.

As virtually every day yields more evidence of the miracle of vaccines, Canadian public health officials continue to downplay the obvious: that vaccination is ultimately a ticket back to normal life.

“I think our most important messages to be really clear to Canadians is that it doesn't matter whether you had one dose or two doses,” said Tam in an April 27 statement that brazenly overlooks reams of

data indicating the exact opposite. On Monday, May 10, a study using data from Public Health England found that, after only one dose, both the AstraZeneca and Pfizer vaccines leave patients with an 80 per cent lower chance of dying from COVID-19. After two doses of Pfizer, that rises to 97 per cent.

Canada's official post-vaccination guidelines prescribe no change to daily routines and recommend full adherence to mask and social distancing mandates. In March, Tam said that even after the bulk of Canadians is vaccinated, social distancing measures "are going to continue for some time." In late April, Canadians were told that a loosening of restrictions wouldn't come until 75 per cent of Canadian adults had received at least one dose of the vaccine. To a fully vaccinated Canadian, COVID-19 becomes about as likely to kill them as tuberculosis and yet they're still being asked to hang tight for a milestone that may not be reached until June.

Canada is fortunate to have a relatively low rate of vaccine hesitancy; only 23.1 per cent, according to March Statistics Canada data. It means there are hopefully enough willing participants for Canada to smoothly vaccinate its way into herd immunity without any holdouts compromising the process.

But Canadians would be right to question why their government is pushing a vaccine while simultaneously dismissing its many and increasingly documented benefits.

Canada's Lockdowns-Forever Doomsayers Are Actively Working Against The Vaccine Miracle

Opinion By Chris Selley, National Post, May 12, 2021

[Chris Selley: Canada's lockdowns-forever doomsayers are actively working against the vaccine miracle \(msn.com\)](https://www.msn.com/en-ca/news/opinion/canada-s-lockdowns-forever-doomsayers-are-actively-working-against-the-vaccine-miracle)

As countries and jurisdictions around the world re-open, Canadian vaccination rates continue to increase, and case numbers in those provinces that tend to drive national narratives — Ontario, Quebec, British Columbia, and more recently even Alberta — are on moderate to steep declines, a certain desperation seems to be taking hold among lockdown advocates. It seems to manifest most often as hyperbole.

University of Toronto epidemiologist Dr. Colin Furness told The Globe and Mail this week that travelling between (and presumably within) provinces nowadays is just like drinking and driving: "It's selfish, it's irresponsible, it's dangerous and it poses horrible harm to others."

I don't think we need to explore at length what a crummy analogy that is. For starters, 1.5 million Canadians have had two doses of the magic juice. Many other countries have gone beyond not condemning such people as menaces to society, and are actually enhancing their freedoms.

This week, the National Post received a leaked draft of a press release from the Canadian Medical Association that was scheduled to go public on Wednesday. In it, the CMA called for lockdown rules to not be relaxed for four months. Jurisdictions that are in lockdown should stay in lockdown for the entire summer. Jurisdictions that are not in lockdown should go into lockdown and stay there indefinitely. Unless governments “get serious,” the CMA was readying to say, we would “continue to be pummelled by wave after wave.”

To be fair, the draft never saw the light of day, reportedly pulled back just before it was scheduled to go public on Wednesday morning. Perhaps it was because there is almost no evidence that “wave after wave” awaits us if we cautiously ease up on various restrictions over the summer, at reasonable vaccination and new-case thresholds.

Over the last seven days, Canadian provinces (excluding nearly COVID-free P.E.I., Newfoundland and New Brunswick) have averaged between 113 (Quebec) and 484 (Alberta) cases per million per day. Forty-one per cent of Canadians have had at least one dose of vaccine; 3.4 per cent have had two.

Israel began re-opening attractions and amenities to vaccinated people on March 7, when 57 per cent of the total population had received at least one shot (and 44 per cent both) and it was reporting 400 daily cases per million. It ditched its outdoor mask mandate, and re-opened all schools, on April 18, at 17 daily cases per million. It's now at five daily cases per million. No one there is anticipating “wave after wave.”

England re-opened gyms, swimming pools, golf courses and other recreational amenities on March 29, with 45 per cent having had one shot and 5.7 per cent having had both, and at 75 daily cases per million. It allowed many other retail, personal services, tourist attractions and outdoor dining to re-open April 12, with 48 per cent partially vaccinated (11.6 per cent fully), and at 40 daily cases per million. Cinemas, theatres and museums are slated to open May 17. In the space of three months, the U.K.'s daily average death toll dropped from 1,244 to 26; it's currently at 13.

It happened on the continent too. Spain fell from nearly 30,000 cases a day in mid-January — far more per capita than any Canadian jurisdiction has ever seen — to less than 5,000 in just two months. France suffered its second major peak in early April, at nearly 40,000 cases per day — again, far higher per capita than Canada has known — and cut it by 60 per cent in a month. On January 29, Portugal reported 12,778 new cases on a seven-day average; on April 29 it reported 449.

Those numbers happened under lockdowns. But not all lockdowns were created equal: Restaurants remained open in most of Spain and Portugal throughout those dramatic improvements, for example. “Close everything you can for as long as you can” is not the only way out.

The United States remains the most compelling proof of concept, simply because many states have opened so incautiously, relying on vaccination and natural immunity. The waves keep not coming. Only four U.S. states are seeing more cases than they were two weeks ago; the biggest rise, in Wyoming, is just 10 per cent; and at 12 daily cases per 100,000, it's seeing fewer new diagnoses than every Canadian province except P.E.I., Newfoundland and Quebec.

Canada's narrative shouldn't be one of widespread, aggressive re-opening: Several provinces are still way up in the region of their all-time highs, after all. But there remains no need whatsoever for the official narrative to be so bloody grim, so thin on re-opening targets, so reluctant even to admit that the worst of this is over. It cannot possibly be helping vaccine take-up.

Alberta released a pro-vaccination ad campaign on Tuesday, part of which is a poster ad essentially depicting regular life in a syringe and admonishing: "Get vaccinated so we can all get back to normal." I'm not sure including a giant needle is great advertising, but the message is perfect: You getting vaccinated isn't just a personal treat. When you talk over risks and rewards of receiving AstraZeneca, say, it's not just about you; it's about your fellow citizens, it's about the society you live in.

Not only are the lockdowns-forever doomsayers not taking into account the miracles unfolding in countries, states and provinces all over the world; they are actively working against Canada's own miracle. It's time to lock them in the basement and give the realists, the cautious optimists, the stage.

Canada's Roadmap To Re-Opening: Look To Saskatchewan

By Patricia Treble, MacLean's, May 13, 2021

[Canada's roadmap to re-opening: Look to Saskatchewan \(msn.com\)](#)

Half of all Canadian adults have received first shots of a COVID-19 vaccine. Case counts and hospitalizations are coming down in some provinces. The weather is improving. As many Canadians endured another Mother's Day weekend under tight gathering restrictions, they watched videos on social media of vaccinated Americans joyfully reuniting with friends and families. And that combination has left Canadians desperate to know the plan for how we can enjoy the freedoms so many Americans and Britons do right now.

"People are wanting hope," says Dr. Cory Neudorf, a professor in the department of community health and epidemiology at the University of Saskatchewan. "They want to know that the sacrifices they've been asked to put in for the last year and a bit have been worth it, and that there is light at the end of the tunnel."

"We all want to have a summer where we can see our loved ones and invite friends over for barbecues," said Prime Minister Justin Trudeau on Tuesday. Officials in some provinces, including Ontario and Alberta, have said they are working on re-opening plans.

But only Saskatchewan—well ahead of most provinces in getting shots into the arms of its residents—has released a detailed one. And it may serve as a rough blueprint for the rest of the country to follow. At the very least, it gives a sense of the signals and milestones that will show the way to our long-awaited life after lockdowns.

"The road back to normal runs through one of our vaccination clinics," said Premier Scott Moe on May 4. "Saskatchewan's re-opening roadmap is a three-step plan to gradually lift the current public health orders as Saskatchewan reaches significant vaccination levels."

The first step of the province's Re-Opening Roadmap occurs three weeks after 70 per cent of those 40 and older have received first doses and vaccine eligibility has been opened to all adults, 18 and older. Moe expects that will occur in the last week of May, and at that point some restrictions ease. Bars and restaurants will open, and up to 30 people will be permitted to attend indoor public gatherings. As further vaccination and timing targets are reached, more public health measures will be eased.

Moe uses the United Kingdom's stepped approach as his model, pointing out that Britain started step one of its re-opening on March 8, when 43 per cent of adults had their first doses of vaccine; he announced his plan on the day Saskatchewan reached 44 per cent.

"The emphasis on immunization coverage as the main metric to be looking at for a re-opening strategy is a good move," Neudorf says. "It gives people a reason to go out and get immunized because once we reach certain marks, we're part of the solution." What's more, he says, the simplicity of Saskatchewan's plan makes it easy for everyone to understand.

"But it's maybe just a bit too simple as well, if I can be critical of our province," Neudorf continues. He doesn't think re-opening metrics should be solely dependent on age-based immunization rates, explaining that vaccinations alone won't get Saskatchewan or the rest of Canada out of its third wave. He, like Moe, uses the example of the United Kingdom, which began its own "first dose first" vaccination program at the very start of 2021.

That meant it was in midst of a variant-fuelled third wave while ramping up its vaccination rollout, like Canada is now. Yet, its government also instituted a severe lockdown just before Christmas that was harsher than anything seen in Canada and has lasted longer than most here, Neudorf explains. As well, Britain's multi-phase re-opening plan was far more detailed than any Canadian one, so much so that it is a 21-page section within a 64-page overall COVID-19 response plan for the spring of 2021 (the devolved governments of Scotland, Northern Ireland and Wales customized it for their own residents). Each stage could proceed only when the government determined it had passed four tests, measuring not only vaccination levels and the effect vaccines were having on hospitalization and death rates, but also infection rates and the spread of new variants.

So while Britain had roughly 43 per cent of first doses in arms of eligible adults when it started, its per capita rate of new cases was 87.8 per million population. In contrast, Canada, which has first doses into arms of half of its adult population currently has a daily case rate of 185.5 per million population.

Britain's pace of re-opening is notably deliberate, with at least five weeks between each step. After that first step on March 8, there was a wait until April 12 before retailers and hair salons and outdoor pub dining were allowed to re-open. Even then, many restrictions remained. So, even though Britain's daily case count had dropped to 38.5 per million, only 30 masked people were allowed to attend Prince Philip's funeral a few days later on April 17, and his widow, Queen Elizabeth II, had to sit alone inside the chapel at Windsor Castle, as her extended family weren't part of her own household. Indeed, the pace is so slow that indoor dining isn't scheduled to restart until May 17, at the earliest.

Neudorf would like provinces, including Saskatchewan, to adopt more nuanced, paced re-opening plans like those of Britain, using indicators such as hospital capacity, test positivity rates and case counts. In addition to looking at vaccination rates, he says, officials should ask themselves whether all those indicators are coming down; if so, “then we can start moving to relax restrictions.”

Like Neudorf, Dr. Theresa Tam, Canada’s chief public health officer, has cautioned against relying on only one metric, such as vaccinations. At the end of April, she announced a re-opening indicator of her own: the 75-20 metric. Public Health Agency of Canada modelling showed that restrictions could be safely lifted after 75 per cent of adults have received their first doses and 20 per cent have received their second doses of vaccines, but only as long as “adequate tests, trace [and] isolate capacity and individual precautions are maintained,” Tam explained. Vaccine data crunching by economist Trevor Tombe puts a possible date for reaching that 75-20 mark around Canada Day, though burgeoning deliveries are pushing it even earlier.

Though lots of Canadians are impatient, Trudeau emphasized the need for multi-faceted re-opening programs such as those favoured by Neudorf and Tam. “If we can do this, then we can have a more normal, better summer,” the Prime Minister said on Tuesday, May 11. “And a one-dose summer sets us up for a two-dose fall when we’ll be able to talk about going back to school, back to work and back to more normality.”

For provinces such as Alberta, which has a per capita case rate more than double that of all of Canada, it could take a while for those metrics to improve to a point where restrictions could ease. Meanwhile, in hard-hit Ontario, Dr. David Williams, the chief medical officer of health, said that, while he doesn’t have a “definite metric” for re-opening, he posited that a case count of below 1,000 per day may be needed, far below the daily average of more than 3,000 cases posted that same day.

Even as re-opening plans are being unveiled, Neudorf cautions that officials should avoid playing into the expectation that “at some magic number or date, COVID is just going to disappear from the face of the planet.” The virus keeps delivering surprises, he notes, “so it’s good to make sure we keep a certain amount of humility in our predictions. It’s getting that balance right of how much can you say to give people hope without running into huge margins of error.”

You May Actually Be Able To Travel For Summer Vacation In Canada This Year

By CBC News, May 12, 2021

[You may actually be able to travel for summer vacation in Canada this year \(msn.com\)](https://www.msn.com/en-ca/news/health/story/you-may-actually-be-able-to-travel-for-summer-vacation-in-canada-this-year)

Significant travel restrictions remain in place in jurisdictions across the country, but the steady increase in vaccinations may mean Canadians could be able to carry out their domestic vacation plans for at least part of the summer.

"I actually feel fairly optimistic," said Dr. Lynora Saxinger, an infectious diseases specialist at University of Alberta Hospital. "I don't know if I'd be planning something for June, but looking into late July and August, I'd be surprised if we didn't see an ability to travel within your province for sure, and very likely between provinces."

Saxinger said that even if a vaccine rollout is not complete, experience from elsewhere would suggest that once there's 50 to 60 per cent vaccination coverage of adults, transmission drops a lot more.

"At the moment, it actually looks pretty promising because the rate of vaccination is going up beautifully right now," she said.

Dr. Philippe Lagace-Wiens, an assistant professor of medical microbiology at the University of Manitoba, agreed that there is "some light at the end of the tunnel."

Assuming that the uptake of vaccines is good, he said he "can't see a medical reason that we wouldn't be able to travel between provinces."

"Particularly if you are willing to call a summer July and August," he said. "I think that by the time July comes around, the vast majority of individuals ... will have access to vaccines. We're going to be seeing declining rates despite this third wave that's been persistently holding on to Canada for a while."

Travel Restrictions Imposed By Provinces

Currently, a number of provinces have imposed restrictions within and between provinces for non-essential travel. In B.C., public health authorities have divided the province into three travel regions and asked residents not to travel outside their region or the province.

Road signs are up at the Alberta-B.C. border reminding travellers that all travel at this time should be essential.

In Manitoba, residents are being asked to limit travel for essential purposes only and anyone returning to or entering the province must self-isolate (with some exemptions for essential workers).

In Ontario, residents are being told not to travel outside their region or the province. Travel from Manitoba or Quebec into the province is restricted, minus some exemptions.

Meanwhile, plans to re-open the Atlantic travel bubble, which allowed unrestricted regional travel among the four provinces — New Brunswick, Nova Scotia, Newfoundland and Labrador and Prince Edward Island — remain on hold due to recent outbreaks of COVID-19 and emerging variants.

Still, health experts and politicians have suggested some of these travel restrictions could be lifted over the next couple of months.

On Tuesday, Prime Minister Justin Trudeau said restrictions need to stay in place until at least 75 per cent of the population has at least a first shot and community transmission is better controlled through testing, tracing, and tamping down on spread.

CBC's vaccine tracker indicates more than 40 per cent of people in Canada have been given at least one dose of COVID-19 vaccine.

Trudeau said continued restrictions throughout May and early June, combined with a strong vaccine uptake, will allow Canadians to enjoy a "slightly better summer."

B.C. Premier John Horgan has also expressed optimism, saying a couple weeks ago that he hoped "we'll be in a place where June, July — and most assuredly August and September — will be the best months we've had since we turned to the 2020s."

The Atlantic premiers have also said they hope the bubble will be back in place by summer.

'Be Looking A Lot Better'

Saxinger said she's intending to travel in August to see her family in Ontario.

"I actually feel pretty comfortable that things will be looking a lot better, even if the case rates will take a while to come down here," she said. "So I think that a lot of the restrictions will start to lessen as the case rates come under control."

Lagace-Wiens stressed that vaccination is the fastest way to get into summer vacation mode and be able to travel.

"I think the fastest way to get back to a country that we can go to see the Rockies and come back and not have to self-isolate is to get immunized. I think that's the big take-home message."

Canada's Next Challenge: Let's Out-Vaccinate The Americans

By The Globe and Mail Editorial Board, May 6, 2021

https://www.theglobeandmail.com/opinion/editorials/article-canadas-next-challenge-lets-outvaccinate-the-americans/?utm_medium=email&utm_source=Politics%20Briefing&utm_content=2021-5-7_13&utm_term=Politics%20Briefing:%20What%20did%20the%20PM%20know,%20and%20when

On May 4, U.S. President Joe Biden set his country's next goal in the COVID-19 fight: giving a first shot of vaccine to 70 per cent of American adults by July 4.

At first blush, that looks like a cinch. As of Wednesday, more than 146 million Americans aged 18 or older had already received at least one dose. The U.S. adult population is around 258 million, so to hit the 70 per cent target, the United States needs to administer just 34 million more first doses.

If vaccine supply were the only constraint, the U.S. would get there weeks ahead of schedule. Forget 70-per-cent adult coverage – America has enough domestic production to give a first shot to every adult by early summer.

But supply is not the issue. In mid-April, the U.S. was jabbing 3.4 million arms a day with first and second shots. But the pace has been dropping and now averages barely more than two million a day. There's a growing shortage of willing arms.

That challenge – broadly known as vaccine hesitancy – is not unique to the United States. Polls suggest opposition is far stronger there, but Canada still has to be prepared to tackle hesitancy if this country is to save lives, reduce hospitalizations and end the pandemic.

The signs are positive, but also worrying. Consider Yukon. Ottawa has delivered far more vaccines to the territories than to the provinces, and as of May 3, 74 per cent of Yukon adults had been given a first shot, and 65 per cent a second.

That puts Yukon's vaccination rate well ahead of the rest of Canada, and the U.S. The resultant protection is one reason why Yukon on Wednesday announced the elimination of quarantine for fully vaccinated travellers, as of May 25.

But as Yukon's Chief Medical Officer of Health, Dr. Brendan Hanley, explained at a press conference, re-opening the territory to travel – for the vaccinated – is also in part about encouraging Yukoners who still haven't gotten a jab to finally do so.

"We know that by incentivizing [vaccines], we will be able to reach a higher population uptake," he said.

"This is a strategy," he said in French, "to encourage people to get vaccinated."

And Yukon's vaccination rate needs a nudge. Vaccine uptake appears to be stalling out. Between April 27 and May 5, just 362 Yukoners received a first shot.

In the rest of Canada, a steady stream of doses is finally landing, and the infrastructure to deliver them is finally humming. On Wednesday, in the hot zone of Brampton, Ontario, Chief Medical Officer Dr. Lawrence Loh said that Peel Region, of which Brampton is a part, took three months to deliver its first 100,000 doses, but had delivered 100,000 in the previous seven days and was ramping up to 150,000 a week.

He said Peel has what it takes to give a first shot to 75 per cent of adults by the end of this month. The province of Ontario aims to get a first shot into 65 per cent of adults in the same period.

To hit those targets, and then surpass them, with vaccine uptake levels among teens (Pfizer is now approved for ages 12 and up) and adults of as close as possible to 100 per cent, Canada has to make vaccination not just available, but easily accessible, through clinics in workplaces, community hubs, shopping centres and even house calls.

And a refusal to get vaccinated must come with downsides, while getting vaccinated has to bring payoffs – such as Yukon's promised quarantine-free travel.

As Yukon's Dr. Hanley put it, as the number of unvaccinated people falls, "the relative efforts for those diminishing numbers becomes greater."

Canada is already ahead of the most vaccine-hesitant U.S. states. The back-of-the-pack award goes to Mississippi, where as of Wednesday just 32 per cent of the population, or about 40 per cent of adults, had received a first shot. That's below Canada's figure, even though Mississippi is knee-deep in vaccines.

To spur both countries to do better, a little friendly cross-border competition is in order. Let's gamify this race, for mutual benefit.

Canada, despite having fewer doses at its disposal, is breathing down America's neck – as of Friday, 37 per cent of us had got a first shot here, versus 45 per cent there. If we do everything right, we'll beat the Americans – unless they up their game. May the least hesitant win.

Canada's Vaccination Rate Is Eclipsing The U.S.; Experts Say The Comparison Is Complicated

By Sean Boynton, Global News, May 7, 2021

[Canada's vaccination rate is eclipsing the U.S. Experts say the comparison is complicated \(msn.com\)](https://www.msn.com/en-ca/news/health/canada-s-vaccination-rate-is-eclipsing-the-u-s-experts-say-the-comparison-is-complicated)

After months spent watching with envy as millions of Americans were vaccinated against COVID-19, Canada is now administering more doses per capita each day than the U.S., according to federal data from both countries.

Yet health experts warn it's not an apples-to-apples comparison. While Canada is still struggling to match demand with supply, the U.S. — which has had a growing stockpile — is running into vaccine hesitancy and access issues after inoculating a majority of those eager to take the shot.

Whether Canada will see the same issues is a question that can't yet be answered, those experts say.

"Hesitancy is defined as when you have vaccine available and people choose not to take it. And up until this point, (Canada) has not had enough vaccine for everyone," said Julie Bettinger, a professor at the University of British Columbia's faculty of medicine.

"Our numbers are going up because we're getting more vaccines, but we still can't get the vaccine to everyone who wants it."

How Do The Countries Compare?

Despite having more vaccine doses on hand, the U.S. vaccination rate has been falling steadily since April 13, when more than one dose was being administered per 100 people, according to Our World in Data.

While Canada's rate also saw a drop from a peak of 0.79 doses per 100 people on April 27, it's now starting to ramp up again as more supply arrives.

On Wednesday, Canada reported a rate of 0.66 per 100 people, surpassing the U.S. — at 0.64 per 100 people — for the first time. The gap grew wider on Thursday, with Canada administering 0.68 doses per 100 people compared to 0.62 in the U.S.

About 45 per cent of the American population has already received at least one dose of the vaccine, while nearly one in three are fully vaccinated, according to the U.S. Centers for Disease Control and Prevention.

By comparison, Health Canada data says over 29 per cent of the population has received at least one dose, with just 2.5 per cent receiving their second.

The two countries have had very different rollout stories, thanks largely to the U.S.'s domestic manufacturing capabilities. By mid-April, when Canada was bringing in roughly 1.5 million doses per week from overseas, the U.S. was delivering 10 times that number to states.

The Canadian government says it is now on track to receive more than two million doses per week through May and June -- when the government says there will be enough supply for the entire population -- and age eligibility requirements are dropping in response.

Why Is The U.S. Rate Falling?

Polls vary as to how big of a problem vaccine hesitancy in the United States is. A U.S. Census Bureau survey released on Wednesday found close to 20 per cent of adults either definitely or probably won't get vaccinated or are unsure if they will. Ipsos suggested in March that 35 per cent of Americans won't get a vaccine if it's available to them.

The Census Bureau survey also found hesitancy differs by state, with more than 30 per cent of adults in Wyoming, Montana and North Dakota — all Republican states — saying they are resistant or unsure.

But Devon Greyson, an assistant professor in health communication at the University of Massachusetts, says that doesn't fully account for why fewer people are getting vaccinated now compared with last month.

"Even where people are eligible, there are barriers that range from online enrollment systems to language barriers to transportation," she said. "They get in the way of people receiving vaccines, and access barriers themselves can sort of see hesitancy."

Many of those access issues are occurring in rural areas of multiple states, where the Rural Policy Research Institute found many areas that have no pharmacies to administer vaccines. Only 65 per cent of rural households have broadband internet access needed to book appointments online, according to the Federal Communications Commission.

Greyson doesn't discount the role vaccine misinformation and conspiracy theories have played, however, particularly among the right and far-right of the political spectrum.

"This is taking place on both sides of the border, but has been exceptionally pronounced in the United States, where, of course, there was a conspiracy theory-fueled, right-wing insurrection at the national capital," she said.

"When vaccination becomes an identity issue, including part of one's partisan political identity, the views can get quite entrenched and harder to correct with information itself."

U.S. President Joe Biden is aiming to have 70 per cent of Americans inoculated by July 4. But Greyson says vaccinating eager adults was "the easy part."

"Improving access and addressing hesitancy is more time- and labour-intensive and involves a lot more building relationships with local communities and local leaders," she added.

Canada Could Face Similar Problems

Canadians are some of the most accepting of vaccines in the world. The global Ipsos survey from March found 79 per cent of Canadians would get a vaccine right away if it's available.

But similar gaps in access remain. Federal data says 87 per cent of Canadian households have access to high-speed internet, a number that falls to less than 50 per cent for rural households. The College of Family Physicians of Canada has noted that while 18 per cent of Canadians live in rural areas, they're served by only eight per cent of Canada's practising physicians.

Shannon MacDonald, an assistant professor at the University of Alberta's School of Public Health, says provinces need to combat access issues rather than convincing resistant populations.

"Trying to change the mind of somebody who doesn't believe in science is a pretty daunting proposition," she said.

"Ensuring that vaccines are being offered in a site that people can access as close to where they live and work as possible is a lot of work, but it is a bit more straightforward."

Bettinger says Canada may have a better shot than the U.S. at getting a higher majority of the population vaccinated, but it depends on what happens next.

"The fact that the country is able to come together a bit better than what we're seeing south of the border, I think, you know, it bodes well," she said. "It means it means we have less of an uphill battle, I think."

"Once supply ramps up and more of these people who are lining up for it now get the shot, then we'll be able to say, 'OK, who's staying home, who's not booking an appointment?' And that's when the real work begins."

Trudeau Says Pandemic Restrictions Shouldn't Be Eased Until Case Counts Are 'Way Down'

By John Paul Tasker, CBC News, May 11, 2021

<https://www.msn.com/en-ca/news/canada/trudeau-says-pandemic-restrictions-shouldn-t-be-eased-until-case-counts-are-way-down/ar-BB1gCge3?ocid=msedgdhp>

Prime Minister Justin Trudeau urged provinces today to maintain strict public health measures until COVID-19 case counts are much lower than they are now — so that Canadians can enjoy a "one-dose summer."

Speaking to reporters at a COVID-19 briefing, Trudeau said that with the steady supply of vaccines now streaming into the country, there will be enough shots to immunize every eligible Canadian with at least one dose by the end of June.

But vaccinations alone will not crush the third wave stretching the country's health care system to its limits, he added.

Trudeau said tough public health restrictions, like the lockdowns in Ontario, should be kept in place for the foreseeable future to drive COVID-19 case counts to more manageable levels.

Dr. David Williams, Ontario's chief medical officer of health, said Monday the number of new cases reported daily in the province needs to be well below 1,000 before he can recommend lifting restrictions.

Ontario reported 2,073 new infections today. Alberta — the province with the largest per capita case count in the country — reported 1,597 new cases over the last 24 hours.

'We Can Have A Better Summer'

Continued restrictions throughout May and early June, combined with a strong vaccine uptake, will allow Canadians to enjoy something like a normal summer, Trudeau said.

"We all know, in some places, cases are really high. We can't ease public health restrictions until cases are way down. We all want to have a summer where we can see our loved ones and invite our friends over for BBQs," Trudeau said.

"We can have a better summer, a one-dose summer."

Pointing to modelling data from the Public Health Agency of Canada, Trudeau said provinces should begin to lift public health restrictions only once 75 per cent of the adult population has had at least one vaccine dose.

Some provinces are on track to do that before Canada Day — but reaching that goal will require most Canadians to roll up their sleeves for a jab when their turn comes.

"We need to crush COVID right across the country," Trudeau said.

The prime minister said easing lockdowns and other restrictive measures too soon would only lead to another wave of COVID-19 cases that would disrupt the country's progress on vaccinations. According to federal data, 40 per cent of the adult population has had one shot already.

Trudeau said that a one-dose summer would be followed a "two-dose fall," when many more Canadians will have access to a second booster COVID-19 shot.

Trudeau said he's "excited" to think about a future when vaccines are plentiful and COVID-19 outbreaks can be managed through contact tracing and targeted measures, instead of indiscriminate closures. Getting there will require continued "vigilance" so that provinces "can get the new cases totally under control," he said.

Daily New COVID-19 Cases In Canada

Dr. Theresa Tam, Canada's chief public health officer, said keeping up restrictions on social and economic life now will help the country avoid a fourth wave later.

Tam has suggested that provinces should follow a formula before easing lockdowns: 75 per cent of population should have at least one shot with at least 20 per cent fully vaccinated with both doses.

The only way to beat back the virus once and for all is to get a critical mass of Canadians vaccinated, Tam said.

Tam said Canada will procure enough doses of the AstraZeneca vaccine to give everyone who got a first dose a second shot of the same product. Concerns have been raised about rare clotting events in people who've received the AstraZeneca vaccine; Tam said other options could be made available to Canadians based on the results of an ongoing U.K. study.

Oxford University is studying a "mismatched" vaccine regimen to test the results of giving one dose of AstraZeneca followed by a Pfizer booster shot.

While the trial data have not yet been released, some scientists have suggested such a mix could produce a stronger immune response than two doses of the same product.

"We are following the evolving science to provide the most up-to-date advice on whether a mix of schedule is the appropriate way to go," Tam said.

The federal government "will continue to monitor" the AstraZeneca safety and supply situation — the next delivery dates for this product have not yet been finalized — but it will ultimately be up to the provinces to "make determinations about the exact details of their vaccine rollout," Trudeau said.

Will Trudeau's 'One-Dose Summer' Get Canada Back To Normal?

Vaccinations remain the key to unlocking businesses and avoiding rising infections

by Kait Bolongaro, Bloomberg News, May 12, 2021

https://www.wealthprofessional.ca/business-news/will-trudeaus-one-dose-summer-get-canada-back-to-normal/355900?utm_source=GA&utm_medium=20210512&utm_campaign=WPCW-MorningBriefing-20210512&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Justin Trudeau began to set the stage for looser public health restrictions, but cautioned that Canada must first focus on getting past a third wave of COVID-19.

With the country's most populous province under a stay-at-home order, the prime minister said keeping tougher rules in place now is necessary to lower case counts. Offering everyone a first dose of vaccine by summer, however, should allow Canadians to enjoy more social interactions and set the stage for a return to schools and offices in the fall after second shots are administered.

"We all want to have a summer where we can see our loved ones and invite friends over for barbecues," Trudeau told reporters in Ottawa, warning cases need to come "way down" before that happens. "We can have a better summer, a one-dose summer."

Canada's seven-day moving average of new daily cases stands at about 7,250, down from more than 8,700 in mid-April. Its vaccination campaign, which hinges in part on delaying second shots by as long as four months, is now ramping up sharply after initial delays and confusion.

More than 34% of the population has received a first dose, while only 2.7% is fully vaccinated, according to the Bloomberg Vaccine Tracker. That compares to 46% of with their first shot in the U.S. and nearly 35% fully immunized.

Trudeau said the government would like three quarters of Canadians to have at least one dose before restrictions are eased, and that its goal remains to have everyone fully vaccinated by September.

"A one-dose summer sets us up for a two-dose fall when we'll be able to talk about going back to school, back to work and back to more normality," the prime minister said.

Despite COVID-19 Vaccine Ramp Up, Experts Say Canada Still In For 'Summer Of Uncertainty'

By Emerald Bensadoun, Global News, May 9, 2021

[Despite COVID-19 vaccine ramp up, experts say Canada still in for 'summer of uncertainty' \(msn.com\)](https://www.msn.com/en-ca/news/health/despite-covid-19-vaccine-ramp-up-experts-say-canada-still-in-for-summer-of-uncertainty)

Canada set a record on Friday, vaccinating more than 400,000 people against COVID-19 in a single day. Many are wondering if the increased rate of vaccinations will lead to some semblance of normality in the warmer months.

Deputy Chief Public Health Officer Dr. Howard Njoo seems to think so. Speaking to reporters on Thursday, he called Canada's situation "optimistic."

"I think everywhere across the country, there's new energy, there's new optimism as we're getting more vaccines into the country," he said.

"The overall national goal has always been to vaccinate as many eligible Canadians as soon as possible. So I think we're on track and I think it bodes well for the summer."

To date, more than 14 million people across the country have now received at least one dose of the vaccine, totalling to around 37 per cent of the country.

Experts have echoed Njoo's remarks.

Dr. Isaac Bogoch, an infectious diseases physician in Toronto, said now is the time for Canadians to be getting their hopes up — at least a little.

"By the time we reach July, if we do things right, we should have a significant proportion of the population with one dose," he said.

"In addition to that, we going have a much larger and growing population with two doses. And on top of that, rates of COVID-19 should be very low, not absent, but very low throughout much of the country."

Bogoch said a "one-two punch" that includes strong public health measures, smart policy and mass vaccination efforts are all part of a multi-pronged approach that will "get cases down and keep them down."

"If we do really well, we can have a better summer than 2020," he said. "But I don't think it's fair to expect us to have a 2019 summer this year. I just don't think that's reasonable."

But even if vaccinations continue at breakneck speeds, experts are still calling the upcoming season the "summer of uncertainty."

"Nobody really knows what the potential is for this summer," said Kerry Bowman, a bioethics and global health professor at the University of Toronto.

"Is it going to be a repeat of last summer, which was difficult, or is this the turning point where everything is just wide open again?"

Bowman noted Canadians may not be so keen to remain indoors when other leading countries around the world have begun re-opening.

Britain made headlines last weekend when thousands flocked to the country's first sanctioned rave in Liverpool, put on as part of the U.K. government's trial to restart mass audience events as its vaccination campaign surpassed its target of 32 million doses.

The European Union has announced it will be re-opening its borders to fully vaccinated people in the summer, and the United States is increasingly rolling back restrictions as more of its population becomes fully vaccinated.

"What I wonder about is whether people are really in the mood to be careful," Bowman said. "If the numbers are falling and the deaths stop, it's going to be a tough sell."

Production and quality control issues or unforeseen illnesses linked to any of the four vaccines authorized by Health Canada could also set the country's vaccine rollouts back, he said. Vaccines could also be proven useless against mutating COVID-19 variants that are on the rise throughout much of the world.

But even if Canada keeps up its rate of vaccinations through summer, Bowman said "we have to be very, very careful."

The real question, he said, will be whether people will continue to follow public health measures once cases and deaths fall by significant numbers, or whether people are "just going to want their lives back."

Thinking Of Summer Travel To The U.S.? Better Have A Backup Plan

by Edward Keenan, Washington Bureau Chief, Toronto Star, May 11, 2021

This week, I told U.S. Rep. Brian Higgins that when it comes to the state of discussions about re-opening the Canada-U. S. border, officials at the negotiating table are being very quiet. "I think you're being generous. I don't think there is a table. I don't think anybody's at it. Therein lies the problem." So yeah, if you were thinking about a vacation in the U.S. this summer — or of having relatives who live down south come visit you — maybe come up with a Plan B. Higgins, the co-chair of the U.S. Congressional Northern Border Caucus, represents Western New York, where frequent cross-border travel is both a way of life and a linchpin of the economy. When I spoke to him earlier this year, he was advocating a plan to possibly loosen restrictions on border travel by Canada Day or July 4, or at least to have some guidelines in place about when, how and under what circumstances re-opening might take place. This week, tens of millions of vaccinations later, he was suggesting September as a new possible date to shoot for. Even on that, he didn't sound particularly optimistic.

Read Story (Subscription Required): https://www.thestar.com/news/world/2021/05/11/thinking-of-summer-travel-to-the-us-better-have-a-backup-plan.html?source=newsletter&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=frst_54403

Travel Deals Are Here, But Should Canadians Book Now?

By Sophia Harris, CBC News, May 9, 2021

[Travel deals are here, but should you book now? \(msn.com\)](#)

Refunds for cancelled trips. Vacations for half price. Pay just \$50 down.

These are just some of the deals travel companies are offering Canadians to entice them to book now for a future trip — once it's deemed safe to travel.

But some travel experts recommend Canadians refrain from making reservations now because the COVID-19 pandemic remains in full force and could still wreak havoc on upcoming vacation plans.

"My advice is to hold off for a little bit longer," said Walter Rodrigues with Bestway Travel Agency in Winnipeg. He points to Alberta's recent surge in COVID-19 infections as a sign the pandemic is far from over.

"Look at what's happening in Alberta. It's just getting worse and worse."

Even so, several travel providers are encouraging Canadians to seal the deal now with the added protection of flexible change and cancellation policies.

People who book a Sunwing or Air Transat vacation package this month for travel during a limited period will get what Air Transat calls "early bird perks." They include a deposit payment of \$100 (down from \$250), free trip changes and a refund if they cancel at least 25 days before departure.

Air Canada Vacations is offering similar deals, including a trip deposit of just \$50 and a full refund if the airline cancels your flight because of COVID-19. Plus, customers can get up to 50 per cent off select destinations in Mexico, the Caribbean and the U.S. this summer — if they book by May 24.

"Tomorrow will be made of vacations!" Air Canada Vacations declares on its website.

'We Need People To Get Travelling'

Tour companies are also trying to entice Canadians to get on board. G Adventures, a small-group tour operator based in Toronto, is offering 15 per cent off select tours with booking dates as early as this summer.

"We need people to get travelling again, so we're going to incentivize people through their pocketbooks," said G-Adventures owner Bruce Poon Tip. He said his tours include a flexible change policy should customers need to rearrange their plans.

"Travel's eventually coming back, but it's a very fluid situation."

Currently, the federal government advises against non-essential travel abroad because of the ongoing pandemic. On top of that, Ottawa has given no indication when it will end its requirement that travellers entering Canada take multiple COVID-19 tests and quarantine for 14 days — a portion of which must be spent in a designated hotel if you're an air passenger.

However, there are signs of hope on the travel horizon. After attending a G7 transport ministers' virtual meeting on Wednesday, May 5, Canadian Transport Minister Omar Alghabra said he and his counterparts are committed to working together on eventually resuming travel — with tools such as a vaccine passport.

"At the centre of this effort must be a co-ordinated approach for testing and a common platform for recognizing the vaccinated status of travellers," said Alghabra in a statement.

'My Name Is On That Date'

Rebecca Priestley of Hubbards, Nova Scotia, is counting on international travel taking off by January 2022. That's because she has already booked a 28-day tour of South Africa that month with G Adventures.

Priestley was set to go on a tour with the company last year, but it was cancelled because of the pandemic. Although the pandemic hasn't ended, the travel enthusiast decided to take a chance and rebook her trip.

"If people do start getting desperate to travel again, at least my name is on that date," she said. "I've got something planned — even if the plans fall apart again."

But many Canadians aren't ready to take the plunge. CBC News spoke with several travel agents who said few clients at this point have booked a vacation for the coming months.

Travel consultant Rodrigues said he has no bookings, only inquiries, and that he's advising clients to hold off until the pandemic subsides.

"You want to go to your destination and come home and I can't guarantee that."

Rodrigues said that flexible change and cancellation policies won't protect travellers if they're already at their destination and a sudden resurgence of COVID-19 cases sparks a lockdown and cancelled flights.

"You'll have [a] hard time getting back," said Rodrigues. "Like everything else, buyer beware."

What About Travel Insurance?

There's also the question of travel insurance. Many travel insurance providers have reinstated medical coverage for COVID-19-related illnesses. But travel insurance broker Martin Firestone said it's currently impossible to get full COVID-19-related cancellation coverage because COVID-19 is now a known problem.

If travellers "choose to cancel because a [no-travel] advisory comes into place, or a country bars all visiting because of an outbreak, none of that will be covered at this point," said Firestone with Travel Secure in Toronto.

Firestone acknowledges some airlines are offering flexible cancellation policies, but said that deal may not apply to all of a traveller's bookings, such as their accommodation or tours.

"It's not going to get you back the \$6,000 of monthly rental costs of a condo and it's not going to get you back the \$20,000 bike trip [in] Italy."

As for Priestley, she's holding out hope that, come January, she'll finally be able to take her trip.

"If it goes ahead, great. If it doesn't, well, it'll get cancelled again and I'll go somewhere when I can."

Some Canadian Universities Say No To Proof Of Vaccination Requirement

By Nicole Thompson, The Canadian Press, May 9, 2021

[Some universities say no to proof of vaccination requirement \(msn.com\)](#)

A COVID-19 vaccine likely won't be a requirement to return to the physical classroom at some universities in September, with several large schools saying they have no intention of mandating proof of immunization for students.

Though some schools remain undecided, the decisions from the University of British Columbia, University of Alberta and McGill University come as governments around the world work out how to handle so-called vaccine passports.

"There's quite a range of opinions," said Andrew Kirk, an engineering professor and head of the McGill Association of University Teachers. "We haven't taken a formal position."

Some professors, he said, believe McGill should require that students be fully vaccinated before returning to laboratories and lecture halls.

"Others feel that as long as they themselves are vaccinated, and there are reasonable precautions, then it shouldn't be a requirement," Kirk said.

Though the faculty association doesn't have a concrete take on the issue, a spokeswoman for McGill said the school is planning for several scenarios, but anticipates that everyone at high-risk for COVID-19 will be vaccinated before fall.

"We do not currently anticipate a requirement to show proof of vaccination before coming to campus in the fall," Cynthia Lee said in an email.

"The university is using an approach to planning that will create flexibility so that we will be able to adapt if we need to."

Dozens of universities in the United States have opted to require proof of vaccination, including Rutgers, Brown, Cornell and Northeastern.

But there are some concerns around the equity of vaccine passports, with the Canadian Civil Liberties Association saying it's "flashed red and yellow lights at any effort by a Canadian government to mandate public disclosure of private health-care information."

It argues that the same groups that have been disproportionately affected by COVID-19 -- including new immigrants and racialized communities -- may also face an added impact from vaccine passport requirements.

"Systemic racism may influence choices of service providers and others about who to demand 'proof' from, and who to deny access, particularly in the absence of a strict legal regime governing their use," the CCLA said in an online FAQ on the issue.

The federal government, meanwhile, is working with other G20 countries to establish a common vaccine passport requirement for international travel.

"We are looking very carefully at it, hoping to align with allied countries," Prime Minister Justin Trudeau said last week.

Some schools are pointing to government guidance in saying they don't plan on requiring proof of vaccination, including the University of British Columbia.

"All adult students will be eligible to receive the vaccine, including international students," the return-to-campus primer paper reads. "The COVID-19 vaccine will not be mandatory."

Gillian Glass, who heads up CUPE 2278, which represents teaching assistants at UBC, said her union is hopeful the university will consult with them before finalizing anything.

"At this point, because the university doesn't have a set plan for return to campus, we don't have a stance yet," she said.

But that will likely change when the school lays out the conditions for returning to the classroom, she said, and she hopes the school will take the TAs' position into consideration.

Meanwhile, other schools are still mulling whether to require proof of vaccination, such as the University of Toronto.

"The approach to vaccination is a matter all post-secondary institutions in Ontario are considering at this time," a spokesperson said. "We are working closely with the guidance of the province when it comes to health and safety requirements in coming to any decisions."

Likewise, Universities Canada said it's still weighing the options.

"We are all experiencing this pandemic in real time, and it is too early to say what the world will look like at the beginning of the next academic year," spokesman Karl Oczkowski said. "Our recommendation to students and universities is to keep the lines of communication open."

U.K. Allows Indoor Pints And Movie Theatres. When Will Canada Relax COVID-19 Rules?

By Katie Dangerfield, Global News, May 11, 2021

<https://www.msn.com/en-ca/news/canada/u-k-allows-indoor-pints-and-movie-theatres-when-will-canada-relax-COVID-19-rules/ar-BB1gBVPb?ocid=msedgdp>

As the United Kingdom slowly eases COVID-19 restrictions, such as allowing people to have a pint indoors or take in a football game, experts say Canada may be months away from following suit.

And that's only if vaccination distribution continues to ramp up and people maintain COVID-19 restrictions such as mask-wearing and social distancing, said Raywat Deonandan, an epidemiologist and associate professor at the University of Ottawa.

"I think we will have this comfort (seen in the U.K.) by Christmas, like meeting a friend indoors or seeing loved ones without a mask indoors. But that's just a prediction," he said.

Sports events and concerts may not be allowed until 2022, he predicted.

Deonandan added that it's difficult to compare the two countries as Britain has a national health system, while Canada's is run by the individual provinces. For example, the east coast has weathered the virus better than most parts of Canada and may be able to lift restrictions earlier, he said.

Meanwhile, the big four provinces, Quebec, Ontario, Alberta and British Columbia, may have to wait longer for public health measures to ease.

Canada is still battling its third coronavirus wave, as more provinces institute strict restrictions, such as closing in-person schooling and shutting down patios, in order to limit the spread of the virus.

Although Deonandan predicts an ease into normalcy in late 2021, Omar Khan, a biomedical engineering professor at the University of Toronto, said the data shows it could be even as early as September.

"But I do think we have to look at other parts of the world and see what happens when they open too quickly," he said. "We'll see how it works out in the U.K., the U.S. ... We are a little bit behind so we can observe what's happening with them."

Here's how the United Kingdom is doing it.

The U.K. is in the process of gradually lifting its third lockdown over a period of months. On Feb. 22, Prime Minister Boris Johnson announced his roadmap, which is four steps to ease the lockdown. He said it was based on the number of cases, how vaccinations progress, and whether any new variants emerge.

Step One

The first step happened between March 8 and 29, when schools returned, outdoor activities re-opened, and people were allowed to meet outside. However, people were also encouraged to stay in their neighbourhoods and to work from home if possible.

On March 29, the U.K. reported 4,654 new COVID-19 cases and 23 deaths within 28 days of testing positive for the virus, according to the U.K. government health website.

More than 30.4 million adults had received their first vaccination, while 3.6 million had their second shot.

Step Two

On April 12, the country went into its second step. This included re-opening non-essential retail, like hair and nail salons, opening most outdoor venues like pubs and restaurant patios and allowing zoos and theme parks to open. However, social contact rules were still in place, so there was no indoor mixing between households and limits on outdoor gatherings.

On this day, Britain reported 3,568 new coronavirus cases and 13 deaths within 28 days of testing positive.

More than 32 million adults had been vaccinated with one shot and 7.6 million with two.

Step Three

Johnson on Monday announced step three of the plan, which kicks in on May 17. It will allow dining in a restaurant or pub, meeting indoors in groups of up to six, overnight stays, and "cautious hugging."

He said the government will allow families and close friends to make their own choices on social contact, but urged people not to throw caution to the wind, and said social distancing must in workplaces, shops and restaurants.

On the same day, the country's chief medical officers also lowered the COVID-19 alert level, meaning that an epidemic is in general circulation but transmission is no longer high or rising exponentially.

The U.K. reported 2,357 new coronavirus cases on Monday. While Wales reported a total of four deaths, there were none reported in England, Northern Ireland or Scotland, according to official statistics posted on the U.K. government's website.

More than 35 million adults have been vaccinated with one dose, which is 67.3 per cent of the adult population. And 17.8 million adults have been vaccinated with two doses, which is 33.9 per cent of the population.

Step Four

The final step of the lockdown easing will happen no earlier than June 21, according to the government plan. At this point, limits on mixing, both outdoors and indoors, are planned to be removed and any parts of the economy that are closed will be able to re-open.

Almost 40 per cent of Canadians have now been vaccinated with at least one dose, and government officials have said at least 75 per cent need to be vaccinated to get close to herd immunity against COVID-19.

If Canada wants to start easing public health restrictions like the U.K., experts say it's going to take a combination of vaccinations and physical measures.

Although vaccination helps lower transmission rates, it's not full-proof, Deonandan said.

"Vaccines are a mitigation tool. ... So while the cases are declining now, that's not in large part due to vaccination but also due to the restrictions. And as the incidence rate diminishes, the power of vaccination actually increases," he said.

This layered approach of social restrictions and vaccinations will help take us to where the U.K. is, he added.

On Monday, May 10, Canada reported 3,378 new COVID cases and 25 deaths.

Thirty-nine per cent of the Canadian population (14.84 million) has received at least one dose of the vaccine, according to the COVID-19 vaccination tracker. And 1.2 million Canadians are fully vaccinated against COVID-19, having received both required doses.

Khan said the data shows Canada, or some provinces, could start lifting more restrictions by mid-September.

As the country's vaccination rates continue to ramp up, he said it may take around two months for provinces like Ontario to see all eligible adults vaccinated with at least one dose.

"So that if we're looking at the timing, so it will be around (mid-July), if everything goes well, if our supplies come in as they are and we're able to distribute them, then the best-case scenario, that's what we're looking at," he said.

But that does not mean Canadians will be able to go back to "normalcy" in July, as lifting restrictions too soon will just put us in another lockdown, he added.

The challenge is that the immune system has its own timeline, Khan said. So whether you're infected with the virus and recovered or you're vaccinated, you need the bare minimum of two weeks to start building protective immunity.

"And you actually need two more weeks after that to start developing your optimized immune protection," Khan said. "Realistically, if at all possible, it's great if people can give themselves one month rather than just the two weeks."

And that takes us into mid-August.

From there, Khan said Canada should figure out if infection rates are dropping, and this may take another month.

"If you give it a month, then we can catch cases that haven't shown up yet and the symptoms haven't developed yet," Khan said.

For example, even if you're vaccinated, it does not completely prevent you from transmitting the virus, especially if you live in an area with high infection rates.

But if you're vaccinated and live in an area where a majority of people are also inoculated, then you have less chance of transmitting the virus.

"Slowing down the virus is vaccinating as many people as possible so the virus has less chance to spread. This helps lower infection rates," Khan said. "The rule should be one month after the last person has been inoculated (with at least one dose)."

Once you wait a month, then the virus has had "more than enough time to incubate in people." And if there is a drop in infection rates, "we know we have it under control" because everyone's immune system is fighting and suppressing it, Khan said.

"If we consider this timeline, we are looking at September to be very safe. That's what data is telling us, this has nothing to do with policy though, as that is different," he noted.

Hugs And Pints In The Pub Are Back: Boris Johnson Lifts Britain's COVID-19 Curbs

By Paul Waldie, The Globe and Mail, May 10, 2021

<https://www.theglobeandmail.com/world/article-hugs-and-pints-in-the-pub-are-back-boris-johnson-lifts-britains-COVID/>

Much of Britain will take a major step toward normality next week when the government lifts a host of lockdown restrictions in England and permits people to hug each other, drink a pint in a pub and watch a movie in a cinema.

Prime Minister Boris Johnson announced on Monday, May 10 that as of May 17 pubs and restaurants in England can resume indoor service and other venues will be allowed to re-open including movie theatres, conference centres, concert halls, museums and sports stadiums, albeit with a limited number of spectators. People will also be able to travel around the country and stay overnight. Governments in Wales, Scotland and Northern Ireland, which manage their own healthcare services, are set to introduce similar measures.

"This unlocking amounts to a very considerable step on the road back to normality and I am confident that we will be able to go further," Prime Minister Boris Johnson said during a televised press conference. Mr. Johnson urged people to remain careful about their interactions including when it came to hugging. "You should do it if you think it's appropriate and if you think the risks are very low but you should exercise common sense," he said. "I think whoever I hug will be done with caution and restraint, I am not going to act it out now."

Mr. Johnson added that the government was on track to lift or modify all remaining restrictions on June 21, including easing rules governing where face masks must be worn and potentially ending the requirement to keep at least one meter apart.

Britain has seen a steady decline in infections, deaths and hospitalisations in recent weeks as the vaccination rollout ramped up. More than two-thirds of adults have received one dose of vaccine and nearly 18 million people have had two shots. The government expects that every adult will be offered a dose by the end of July.

The results so far have been better than many health experts expected. The government reported 2,357 new COVID-19 cases on Monday and four deaths. That compared to more than 60,000 infections and 1,500 deaths on some days in January when a new variant of the virus began to spread across the country. Hospitalisations have also dropped to the lowest level since last July.

On Monday, Britain's leading health officials lowered the country's COVID-19 alert level from 4 to 3, signalling that the virus was no longer spreading exponentially. Level 3 indicates the epidemic "is in general circulation."

"Thanks to the efforts of the U.K. public in social distancing and the impact we are starting to see from the vaccination program, case numbers, deaths and COVID hospital pressures have fallen consistently," said a statement from the Chief Medical Officers in England, Scotland, Wales and Northern Ireland.

"We're in a better position now because of falling [infection] rates and a good vaccination program which I would anticipate will just continue to increasingly protect our population," said Sharon Peacock, a professor of public health and microbiology at the University of Cambridge who is also director of the COVID-19 Genomics U.K. Consortium which has been tracking variants of the virus.

Dr. Peacock cautioned that scientists and health experts remained concerned about mutations of the virus, particularly the variant first surfaced in India known as B.1.617.2. It has been designated a "variant of concern" in the U.K. and health officials said there were 520 confirmed cases, up from 202 on April 28.

Dr. Peacock said there was no evidence that the B.1.617.2 variant was more transmissible than the B.1.1.7 mutation which was first detected outside London last November and is now the dominant form of the virus in the U.K. "It's at least as equal to B.1.1.7," she told a media briefing on Monday. She added that it was also unclear if the variant causes more severe illness.

Ravi Gupta, a professor of clinical microbiology at Cambridge, said the B.1.617.2 variant appears to be slightly better at evading vaccines, but that immunization still provided good protection against severe illness. "On an individual level, vaccination is still fantastic and works," he told the briefing. "In terms of controlling transmission, there may be a degree of compromise and that will feed into the estimates of transmissibility."

Along with the public health benefits, the vaccination program has also given political boost to Mr. Johnson and the Conservative Party.

The Tories scored major victories in 143 local council elections held last Thursday. Ballot counting took longer because of COVID-19 restrictions and by Monday, the final results showed that the Conservatives had picked up more than 290 council seats largely at the expense of the Labour Party. The Tories also won mayoralty contests in areas that had been dominated by Labour for decades and they took a by-election for a seat at Westminster in Hartlepool, a riding in northern England that had been represented by a Labour Member of Parliament since 1974.

For A View Of A COVID-19 Future, Canadians Should Look Across The Pond

By Mia Rabson, The Canadian Press, May 9, 2021

[For a view of a COVID-19 future, Canadians should look across the pond \(msn.com\)](https://www.msn.com/en-ca/news/health/for-a-view-of-a-covid-19-future-canadians-should-look-across-the-pond)

On May 3, the British government announced that only one person had died of COVID-19 in the previous 24 hours.

It was a sharp turnaround in a little over three months, from the country's worst ever death toll in the pandemic, to almost none.

It's also something, health experts say, Canadians can look to with hope.

"The U.K. shows the best way forward for Canada," said Dr. Fahad Razak, an internal medicine specialist at St. Michael's Hospital in Toronto.

The way, said Razak, is about getting more vaccines into arms, and keeping smart public health measures in place for as long as possible, to let the vaccines do their thing.

In January, the U.K. saw record numbers of new cases, deaths, hospitalizations and intensive care admissions. They were three to five times the worst numbers Canada has ever seen.

On January 8, more than 68,000 people were diagnosed with COVID-19, on Jan. 20, more than 1,820 people died. There were that month, more than 39,000 people in hospital on the worst day, and more than 4,000 in intensive care.

Now, after half the British population has had a single vaccine dose, one-quarter have had two, and the entire country faced a strict lockdown with a gradual, staged, re-opening, the U.K.'s picture isn't just better, it's a whole new world.

Every one of those statistics is down. New cases? Down 96 per cent. Deaths? Down 99 per cent. Hospitalizations and ICU patients? Down 97 per cent.

"This is the remarkable effect of getting those vaccines into people's arms, and effective and smart restrictions on public health measures," said Razak. "This is the effect, you're seeing it right now."

Britain, like Canada, is one of the only countries in the world to delay second doses for several months, so that more people can get protected from at least one dose faster.

It was, in both countries, an experiment with many critics. With a pandemic underway and the need to get clinical trials completed quickly, vaccine makers had generally tested their products with three and four-week delays between two doses.

But with the B.1.1.7 driving crisis-levels of infections, and loaded with vaccine science that says delaying a second dose often generates a stronger immune response, Britain decided to push the second dose to 12 weeks.

Canada decided in March to delay second doses for most people up to 16 weeks, as production issues delayed deliveries and doses were in short supply.

Razak said it was, in both cases, "absolutely the right decision."

"We're going to see the benefit of that if we continue our aggressive vaccine rollout," he said.

The U.K. — which was in a strict nationwide lockdown in January and February — is gradually returning to normal. Kids are back in school, hair salons are open, restaurant patios are hopping, and even small backyard gatherings are allowed.

It has all been done in calculated stages, with restrictions gradually lifting every few weeks starting in early March.

Next week, on May 17th, comes one of the biggest steps forward yet: restaurants will be allowed to have indoor dining and people can entertain up to 6 friends and family from two households indoors. Outdoor gatherings will be increased to a limit of 30 people. Children's play places, movie theatres, hotels and indoor fitness classes, will once again be allowed.

On the 21st of June, the British government hopes to be able to lift all restrictions completely.

They can do that, said Razak, because there are more people vaccinated, and therefore fewer people available for the virus to infect.

The U.K. was fast out of the gate with vaccines, having made smart deals to get early doses from Pfizer, investing heavily in Oxford-AstraZeneca early on, and expanding production to make some of it at home.

In January, it outpaced even the United States in vaccinations, trailing only Israel and the United Arab Emirates in doses given per person.

Still the U.K. is not without supply woes. Vaccinations slowed considerably in April, as AstraZeneca couldn't get all its deliveries to the U.K. and Moderna reduced British deliveries along with Canada's.

Canada, with vaccine deliveries in May expected to be greater than the last five months combined, is catching up. It outpaced the U.K. in much of April, and expects to get a first dose to everyone over the age of 12 by the end of June.

The U.K. is targeting that by the end of July.

Dr. David Naylor, co-chair of Canada's National COVID-19 Immunity Task Force, said the sharp down curve of British COVID-19 statistics can happen here.

"I would be not surprised and very relieved if we actually see a pretty significant pickup (in) the drop in case counts when we once we get about 40% first doses, which we're heading toward quickly," Naylor said.

On Friday, Canada hit 14 million people vaccinated with at least one dose, more than 37 per cent of all Canadians. At current rates of vaccination, Canada should get to 40 per cent by mid-week.

With vaccines coming in faster now, the 50 per cent marker should come before Victoria Day.

"When we get about 50% then I think we should see a lot more light at the end of the tunnel," said Naylor. "I just hope there isn't a bunch of premature opening up at that time, because that could that could set us back."

Razak said there is no magic formula for when and how to lift restrictions but he said it has to be driven by the data. If it is done too quickly, before enough people are vaccinated and the virus has limited places to take hold, a fourth wave is very likely.

Naylor said, if things are done right there is no reason why Canada can't be where Britain is now, in the not too distant future.

"We are in a position here with this flood of effective vaccines to really go after this virus and get ourselves out of limbo and get our lives back," he said.

CDC: Fully Vaccinated Americans Can Largely Ditch Masks Indoors

By Zeke Miller And Michael Balsamo, The Associated Press, May 13, 2021

[CDC: Fully vaccinated people can largely ditch masks indoors \(msn.com\)](#)

In a major step toward returning to pre-pandemic life, the Centers for Disease Control and Prevention eased indoor mask-wearing guidance for fully vaccinated people on Thursday, May 13, allowing them to stop wearing masks outdoors in crowds and inside in most situations.

The new guidance still calls for wearing masks in crowded indoor settings such as buses, planes, hospitals, prisons and homeless shelters but will help clear the way for re-opening workplaces, schools, and other venues — even removing the need for masks or social distancing for those who are fully vaccinated.

"We have all longed for this moment — when we can get back to some sense of normalcy," said Dr. Rochelle Walensky, the director of the CDC.

The announcement comes as the CDC and the Biden administration have faced pressure to ease restrictions on fully vaccinated people — people who are two weeks past their last required COVID-19 vaccine dose — in part to highlight the benefits of getting the shot. The country's aggressive vaccination campaign has paid off: U.S. virus cases are at their lowest rate since September, deaths are at their lowest point since last April and the test positivity rate is at the lowest point since the pandemic began.

Walensky announced the new guidance on Thursday afternoon, May 13 at a White House briefing, saying the long-awaited change is thanks to millions of people getting vaccinated — and based on the latest science about how well those shots are working.

"Anyone who is fully vaccinated can participate in indoor and outdoor activities — large or small — without wearing a mask or physically distancing," Walensky said. "If you are fully vaccinated, you can start doing the things that you had stopped doing because of the pandemic."

The easing guidance is likely to open the door to confusion, since there is no sure-fire way for businesses or others to distinguish between those fully vaccinated and those who are not. Walensky said those who are not fully vaccinated should continue to wear masks indoors.

President Joe Biden was set to highlight the new guidance Thursday afternoon, May 13 in a speech from the White House.

To date, about 154 million Americans, more than 46% of the population, have received at least one dose of the COVID-19 vaccines and more than 117 million are fully vaccinated. The rate of new vaccinations has slowed in recent weeks, but with the authorization on Wednesday, May 12 of the Pfizer vaccine for children ages 12 to 15, a new burst of doses is expected in the coming days.

Just two weeks ago, the CDC recommended that fully vaccinated people continue to wear masks indoors in all settings and outdoors in large crowds.

During a virtual meeting on Tuesday, May 11 on vaccinations with a bipartisan group of governors, Biden appeared to acknowledge that his administration had to do more to model the benefits of vaccination.

"I would like to say that we have fully vaccinated people; we should start acting like it," Utah Governor Spencer Cox, a Republican, told Biden. "And that's a big motivation to get the unvaccinated to want to get vaccinated."

"Good point," Biden responded. He added, "We're going to be moving on that in the next little bit."

Walensky said the evidence from the U.S. and Israel shows the vaccines are as strongly protective in real world use as they were in earlier studies, and that so far they continue to work even though some worrying mutated versions of the virus are spreading.

The more that people continue to get vaccinated, the faster infections will drop — and the harder it will be for the virus to mutate enough to escape vaccines, she stressed, urging everyone 12 and older who's not yet vaccinated to sign up.

And while some people still get COVID-19 despite being vaccinated, Walensky said that's rare and cited evidence that those infections tend to be milder, shorter and harder to spread to others. If people who are vaccinated do develop COVID-19 symptoms, they should immediately put their mask back on and get tested, she said.

There are some caveats. Walensky encouraged people who have weak immune systems, such as from organ transplants or cancer treatment, to talk with their doctors before shedding their masks. That's because of continued uncertainty about whether the vaccines can rev up a weakened immune system as well as they do normal, healthy ones.

The new guidance had immediate effect at the White House, which has taken a cautious approach to easing virus restrictions. Staffers were informed that masks are no longer required for those who are fully vaccinated.

International Travelers Heading To The U.S. Can Now Test For COVID-19 At Home Before Their Flight

By Alison Fox, Travel + Leisure, May 10, 2021

[International Travelers Heading to the U.S. Can Now Test for COVID-19 at Home Before Their Flight \(msn.com\)](#)

International travelers can now use an at-home test as proof they tested negative for the coronavirus before flying to the United States, according to updated guidance from the Centers for Disease Control and Prevention.

The new directive allows travelers to use any qualifying at-home nucleic acid amplification or antigen test that has been issued an Emergency Use Authorization by the Food and Drug Administration.

In order to qualify, the test must have a telehealth service affiliated with the manufacturer and be supervised virtually by a telehealth provider, according to the CDC. The telehealth provider must confirm the person's identity, observe them taking the test, and confirm the result through an audio and video connection.

Airlines must then verify the results report.

Several such test kits have been approved in the U.S., including some that are offered by airlines.

Since January, all travelers entering the U.S. from another country have been required to test negative for COVID-19 with either a NAAT or rapid antigen test within three days of boarding a flight. While fully-vaccinated travelers don't have to quarantine when they arrive, they are not exempt from the testing requirement.

"This is an encouraging step in facilitating the international travel process, while continuing to prioritize the safety and well-being of all travelers and employees seeking entry to the U.S.," the trade group Airlines for America told USA Today about the approval of at-home tests.

Beyond at-home options, travelers can get tested at their destination with several hotels throughout the world offering on-site COVID-19 testing to guests.

The new guidance may make international travel easier for people, but that doesn't mean the federal government is encouraging such trips. Last month, the State Department added dozens of countries to its "Level 4" classification, warning people "Do Not Travel" there. The decision put the department more in line with the CDC's recommendations by destination.

Will Summer See A 'Travel Window' Before Fall Infections Rise? Here's What U.S. Medical Experts Say

By Monica Buchanan Pitrelli, CNBC, May 5, 2021

[Will summer see a 'travel window' before fall infections rise? Here's what medical experts say \(msn.com\)](#)

For some homebound travelers yearning for a vacation, the question isn't whether to book a vacation this year, but when.

Enthusiasm for travel is at its highest point in a year, with 87% of American travelers expected to take a trip this summer, according to a survey conducted last week by travel market research company Destination Analysts.

But is the summer the best time to travel this year, or is it prudent to wait? Medical professionals present several scenarios of how the rest of 2021 may play out.

1. A Summer Of Low Infection Rates

Dr. Sharon Nachman, chief of the Division of Pediatric Infectious Diseases at Stony Brook Children's Hospital, said she expects this summer to have lower infection rates than the winter.

"When I add in the idea that kids 12 and older will also have access to vaccines this summer, the risk to families will continue to drop, allowing for more activities and with lower risk ... to all," she said.

Dr. Anne Rimoin, a professor of epidemiology at the UCLA Fielding School of Public Health, said she thinks there is "a real chance at a summer with much lower rates of disease, however, it means we all have to pull together and do our part" by getting vaccinated, wearing masks, social distancing and practicing hand hygiene.

As to whether traveling is safe this summer, she said it depends on two factors: vaccinations and variants.

"It all depends upon how many vaccines we get in arms," Rimoin said. "The variants are more contagious, so ... those that are not vaccinated are more easily infected."

2. A Good Summer And A 'Mild Fall'

Former Food and Drug Administration Commissioner Scott Gottlieb told CNBC's "Squawk Box" in April that he expects infection rates to be "really low" in the United States this summer, which will likely result in "a relatively mild fall."

After that, things may change, he said.

"I think we should be thinking about the late winter," he said. "I think the overall death and disease from COVID, hopefully, will be diminished, but there's a chance that it's going to start to spread again."

Gottlieb said COVID-19 will "transition this year ... from more of a pandemic strain to a seasonal strain." This, however, could change if variants that can "pierce" prior immunity or vaccines develop, though he noted that "right now we don't see that on the horizon."

"I don't think we're going to be having holiday parties in the back room of a crowded restaurant on December 20th," he said. "I think that we're going to have to do things differently as we get into the winter."

"But I think that's going to be a fact of life going forward for a number of years anyway," said Gottlieb.

3. Flare-Ups And Outbreaks

Dr. Charles Bailey, medical director for infection prevention at Providence St. Joseph Hospital and Providence Mission Hospital, does not view this summer as a safe period for travel before infections return in the fall because he expects outbreaks to continue throughout the year.

He said he anticipates the majority of the United States will continue on a path to normalcy, while areas experience "episodic disease flare-ups — local and regional 'hotspots' — of COVID activity through the remainder of 2021 and into early 2022."

Mark Cameron, epidemiologist and associate professor at Case Western Reserve University's School of Medicine, also doesn't see the summer as a "window of opportunity for perfectly safe travel per se" because of concerns about last summer's surges and the possibility of variant-fueled outbreaks.

He compared the current state of the pandemic to "watching the tick and the tock of an irregular clock pendulum."

"The pandemic could end with the virus circulating unpredictably, with new variants causing outbreaks or epidemics on a semi-regular basis, especially where vaccine availability is low or vaccine hesitancy is high, much like the flu does now," said Cameron.

"The moment we're in — with vaccination rates, variant spread and COVID-19 fatigue competing with each other — is critically important in putting a lid on this virus and its growing penchant for evading our eradication efforts," he said.

4. The Chance Of Another Summer Surge

William Haseltine, former professor at Harvard Medical School and author of "Variants! The Shape-Shifting Challenge of COVID-19," said there is a risk of another summer surge, and traveling during the summer will only exacerbate the problem.

"The more people choose to travel as an escape from the very real pandemic stress and fatigue, the more we risk another surge of cases this summer," he said.

Haseltine said many people hope warm summer weather will bring a decrease in COVID cases, due to the seasonality of other coronaviruses and influenza viruses.

But as it turns out, this virus is "far less seasonal than many expected it to be," he said. "If you look back at 2020 and the early part of 2021, you'll see that there have been fall surges and winter surges, as one might expect, but there have also been spring surges and summer surges."

While the virus that causes COVID-19 is expected to become seasonal at some point, the UN World Meteorological Organization highlighted in a report that "there is no evidence" that this year will be different from 2020.

Dr. Supriya Narasimhan, chief of infectious diseases at Santa Clara Valley Medical Center, agreed that another summer surge is possible, even in places where vaccines are being aggressively rolled out.

She agreed that COVID is "less seasonal than flu" and said the factors which will affect whether another surge occurs are public compliance with masking, vaccine uptake and variants.

"It is a game of cat-and-mouse with the virus mutating and the only way to stop it is to stop transmission," she said. "We may yet hit a vaccine 'wall' in that people just don't want to take it even if available."

"In my opinion, we need more data to make travel decisions," she said.

Norwegian Cruise Line CEO Says It Will Stop Sailing Out Of Florida If The State Does Not Allow It To Verify COVID-19 Vaccinations

by Brittany Chang, Business Insider, May 7, 2021

[Norwegian Cruise Line CEO says it will stop sailing out of Florida if the state does not allow it to verify COVID-19 vaccinations \(msn.com\)](#)

In April, Florida Governor Ron DeSantis issued an executive order banning vaccine passports and local businesses from requiring proof of the COVID-19 vaccine. Now, Norwegian Cruise Line, which will be requiring its guests and crew to be vaccinated, may have to stop sailing out of the Sunshine State.

The same month DeSantis' unveiled the executive order, Norwegian Cruise Line Holdings announced a sweeping COVID-19 vaccine mandate for guests and crew aboard its three cruise lines - Norwegian, Oceania, and Regent Seven Seas - in a bid to resume sailing by July.

"We believe that through a combination of 100% mandatory vaccinations for guests and crew and science-backed public health measures ... we can create a safe, 'bubble-like' environment for guests and crew," Frank Del Rio, president and CEO of Norwegian Cruise Line Holdings, said in a press release.

However, this mandate may directly clash with DeSantis' executive order, which also includes "prohibiting cruise lines from requiring vaccine passports for their Florida operations," DeSantis' press secretary Cody McCloud told Business Insider in an email in April.

This creates a potential skirmish between the cruise line and Florida. As a result, Norwegian has been in talks with DeSantis' office regarding this "issue," Del Rio said during the company's Q1 earnings call on May 6. But ultimately, this executive order could cause the cruise line to stop sailing out of Florida if state law applies.

"At the end of the day, cruise ships have motors, propellers, and rudders, and god forbid we [can't] operate in the state of Florida for whatever reason, then there are other states that we do operate from," Del Rio said. "We can operate from the Caribbean for ships that otherwise would've gone to Florida."

DeSantis previously announced in April that the state would be suing the US Centers for Disease Control and Prevention to bring back the cruise industry "immediately," citing that the state was losing business because cruise lines had found a workaround to the CDC's halt on cruising by sailing out of international ports such as Bermuda and the Caribbean instead.

However, Del Rio hopes the cruise line won't have to move its ships out of the state's "very lucrative market": "Everyone wants to operate out of Florida," Del Rio said. But despite this clash in mandates, Norwegian still has plans to stick with its vaccine mandate.

"We're going to have one rule and one rule only, and that is that, at least at the beginning, 100% of our guests and our crew will be vaccinated," Del Rio said.

How Montreal Has So Far Dodged A Third COVID-19 Wave And What Other Cities Can Learn From Its Success

By Les Perreux, The Globe and Mail, May 12, 2021

<https://www.theglobeandmail.com/canada/article-how-montreal-has-so-far-dodged-a-third-COVID-19-wave-and-what-other/>

Montrealers have waited anxiously for weeks looking for signs of the third COVID-19 wave, one that has washed over just about every other major Canadian city with a rapid increase in cases and serious illness.

Most public-health officials, including those in Montreal, are hesitant to declare any victory over COVID-19, but as the third wave has crested in Ontario, Alberta and much of Quebec, Montreal remains notable for having no third wave so far.

The city came out of the second wave from a high of 1,274 new cases on January 7 to fewer than 200 new daily cases this week. Over that time, cases spiked in Vancouver, Calgary, Toronto, Ottawa and Quebec City, while Montreal remained in decline or on a plateau.

It's not quite a miracle, but a mystery: how has Canada's pandemic epicentre, the city with one-fifth of Canada's 24,756 pandemic deaths, managed to put off a third coronavirus resurgence?

The explanations are multiple and include revamped contact tracing, public compliance, high levels of immunity from both targeted vaccination and previous infections, a curfew along with other strict measures, and luck.

One of the most important factors setting Montreal apart was a decision by the city's public-health unit led by Dr. Mylène Drouin to invest heavily in enhanced contact tracing to reach back and find super-spreaders at the root of infections from variants of concern.

"In the second wave, when we had 1,200 cases, we really just did the essentials to make sure we got in touch with people, got them to isolate," said Dr. David Kaiser, Chief Medical Officer at Montreal public health. "We didn't have the capacity for more complex investigations. When we had a few hundred cases a day and started with literally two variant cases, we did."

Montreal public health doubled contact-tracing staff to 1,200 through the second wave, recruiting from the ranks of retired medical professionals and unemployed people in community groups and the cultural sector.

When cases started to subside in January, those tracers were kept on staff and were ready when community spread of variant cases began later that month.

"We had the people on the payroll and trained and ready to redeploy. We pivoted quickly and rewrote our process to be extremely aggressive with variant cases. We followed each chain of transmission with the variants to extinguish it," Dr. Kaiser said.

Montreal employed an approach known as backward tracing, which came to public prominence in the fall but faded quickly in most of Canada as the virus overwhelmed resources.

The technique relies on the fact that about 20 per cent of people infected by coronavirus are responsible for causing about 80 per cent of spread.

In Canada, even basic contact tracing has often collapsed when cases are too numerous. Public health officials have mainly tried to do forward tracing, when they call immediate contacts of cases to prevent forward spread.

With backward tracing, investigators look back to find the person who infected the new patient, sometimes reaching multiple generations of infection until they find the super-spreader person or event at the root.

Public health officials can then track forward from the super-spreader contact to test and isolate people with and without symptoms, slowing further transmission.

“The majority of people don’t generate new cases,” Dr. Kaiser said. “But if we can identify where people got their disease, we can identify those who do generate new cases and break the chain.”

As part of the rewritten playbook, public health officials treat a single variant case as an outbreak. While schools in Montreal have mostly remained open to in-person learning, public health officials were quicker to send home classes or closed schools preventatively.

In Montreal, the major concern was the B.1.1.7 variant, which was first identified in Britain. A stroke of laboratory fortune helped the tracking effort. When B.1.1.7 was first identified in Quebec in late December, the province’s labs did not have kits to systematically test for it.

With the original strain of COVID-19, laboratories confirmed cases by identifying three genes contained in samples. With the B.1.1.7 variants, staff at the laboratory at Montreal’s Shriners Hospitals for Children observed one of the three genes was missing.

After the observation was confirmed, Montreal public health started presuming test results containing the anomaly were the variant. They would immediately launch the aggressive variant tracing protocol instead of waiting for detailed confirmation through genetic sequencing at the provincial laboratory.

“It was a stroke of luck, really, that this was a tell-tale mutation that had huge importance for the trajectory of the pandemic,” said Dr. Raymond Tellier, a microbiologist at McGill University Health Centre. “What first appeared as a bug was a feature. We jumped on this and it bought us a month until we had variant test kits.”

Dr. Tellier said other labs in Canada and elsewhere spotted the same anomaly, but he credited Montreal public health for acting quickly on it with aggressive tracing.

Recognizing Montreal’s role as a pandemic hot spot, the provincial government sent more vaccine doses to the city when shipments started in winter. While the bulk went to vulnerable older populations, the city used some on homeless people and tried a pilot project to vaccinate parents in hot-spot neighbourhoods on the western side of the city.

Areas of Côte Saint-Luc and Côte-des-Neiges reached 50-per-cent vaccination levels in April when the rest of the city was still mostly under 30 per cent. The strategy slowed virus spread from neighbourhoods that had previously triggered Montreal waves.

“Part of our area was the hottest of hot spots weeks ago and they nipped it in the bud before it spread beyond,” said Lawrence Rosenberg, chief executive officer of the west-central Montreal health district.

In recent weeks, the strategy turned to grassroots efforts to bring up vaccination levels in poorer neighbourhoods.

Martine Thériault, one of 20 public-health community organizers working in Montreal's south-central area stretching from Verdun through downtown to Plateau-Mont-Royal, described how her team has targeted seniors in low-income apartments, placed vaccine promotion material in food bank baskets and sent speaker-vans across neighbourhoods calling out vaccine reminders in a multilingual blitz.

The strategy has narrowed the vaccination gap, at least among older populations. March statistics for 60-year-old-plus Montrealers showed lower-income Verdun trailed Île-des-Soeurs, where residents are more well off, by 20 percentage points in vaccination rate. By late April, the gap was cut in half and the two areas were at 84-per-cent and 93-per-cent coverage, respectively.

Now, the challenge is to carry on closing the gap with younger age groups.

Marie St-Louis, co-ordinator of public-health outreach for south-central Montreal, said they are considering street performances to spread the word and mobile pop-up clinics in parks. "The beauty and challenge of this situation is we have no choice but to be flexible," she said.

Dr. Drouin, the director of Montreal public health, declined to be interviewed for this story. Throughout Montreal's pandemic lull, she has been reluctant to declare success, acutely aware that one missed super-spreader event could undo it all. Everyone interviewed for this story added a caution similar to this one from Dr. Tellier: "Don't jinx it."

But in a recent press event, Dr. Drouin expressed happiness at how the strategy has played out. "It's a fragile balance," she said, "but I'm quite proud of the situation."

CDC Director Says U.S. Is Planning For COVID Vaccine Booster Shots 'Just In Case'

By Berkeley Lovelace Jr., CNBC, May 11, 2021

[CDC director says U.S. is planning for COVID vaccine booster shots 'just in case' \(msn.com\)](https://www.msn.com/en-us/news/health/cdc-director-says-u-s-is-planning-for-covid-vaccine-booster-shots-just-in-case/news-B11B11B1)

The U.S. government is planning for the potential need for COVID-19 vaccine booster shots "just in case," the head of the Centers for Disease Control and Prevention told CNBC.

CDC Director Dr. Rochelle Walensky didn't say what those plans were. However, should Americans require booster shots, the U.S. would likely need to make arrangements with drugmakers to supply additional doses and make plans for vaccine distribution.

Walensky told CNBC that U.S. health officials are "thinking ahead" in the event that vaccine-induced immunity against the coronavirus begins to wane. Officials still don't know if that will happen or if booster shots will be needed, "but we are planning for it just in case," she said.

"Right now, if you have two doses of the mRNA vaccines, you are protected," Walensky said in comments that aired Tuesday, May 11 during CNBC's Healthy Returns Summit.

"What we're talking about is thinking ahead," she said in the interview with CNBC's Meg Tirrell. "What happens if in a year from now or 18 months from now your immunity wanes? That's really our job is to hope for the best and plan for what might happen if we need further boosters in the future, the way we get flu vaccine boosters every year."

Walensky said scientists are currently looking at the immunity of a small population of people who were vaccinated months ago. However, she said, she doesn't expect scientists will do mass testing looking for reduced immunity against the virus.

Drugmakers and some scientists now say people will likely need a booster shot of the COVID-19 vaccines and possibly additional shots each year, just like for the seasonal flu.

Pfizer's and Moderna's COVID-19 vaccines currently require two doses given three to four weeks apart, while Johnson & Johnson's shot requires just one jab. All three vaccines have been shown to be highly effective against COVID, though company executives now say they expect that strong protection to wane over time.

All three companies have said they are developing booster shots or next-generation versions of their vaccines that will bolster protection against the original strain of the virus as well as against some of the new variants.

Moderna announced last week that a third dose of its vaccine generated a promising immune response against the original virus as well as the B.1.351 and P.1 variants, first identified in South Africa and Brazil, respectively.

Last month, the Biden administration's COVID response chief science officer, David Kessler, said Americans should expect to receive booster shots to protect against coronavirus variants. He told U.S. lawmakers that currently authorized vaccines are highly protective but noted new variants could "challenge" the effectiveness of the shots.

COVID-19 booster shots will be free to the public if they are needed to control the ongoing pandemic, Kessler told lawmakers on Tuesday. "We do have the funds to purchase the next round and to assure if there are boosters that they are free just as the last round," Kessler said in testimony on Capitol Hill.

Walensky told CNBC that scientists still don't know whether the coronavirus is seasonal with new infections slowing down during warm summer months and speeding up in the winter.

Some scientists predict states will see repeated outbreaks when the U.S. enters its colder months.

"We have other coronaviruses be seasonal viruses and yet this coronavirus has not proven to be seasonal," she said, adding that the U.S. witnessed a surge in cases last summer.

Canadian Companies Offer Freebies, Discounts To Vaccinated Customers

By Tara Deschamps, *The Canadian Press*, May 9, 2021

<https://www.theglobeandmail.com/business/article-companies-offer-freebies-discounts-to-customers-vaccinated-against/>

Canadian companies are trying to move the needle on COVID-19 vaccinations with discounts and giveaways for customers who show proof they've received their first dose.

Insurers, food businesses and even tech companies are unveiling promotions aimed at convincing people to get the jab in exchange for savings and freebies.

Experts say the offers lend corporate clout to an important cause, but also encourage consumers to return to favourite shops or discover new and local brands amid temporary lockdowns.

"You might be reluctant to overexpose yourself in non-discretionary places and that's all part of this strategy," said Joanne McNeish, a Ryerson University professor specializing in marketing.

"It's a way of carefully getting their brand in front of people."

Vaccine-related promotions are being used by Canadian companies including Sombrero Latin Food.

The grocery purveyor is offering Latin American candy to people who post a vaccine selfie or help relatives or neighbours book appointments, but stresses that vaccination is a "personal decision" and the promotion is not meant to pressure people.

"We just wanted to spread a little joy to those that felt comfortable," business development manager Corina Pardo said. "After waiting so long, we wanted each vaccination to be a little celebration."

Meanwhile, Polarity Brewing in Whitehorse will give vaccinated customers a \$6 discount on a beer or food purchase.

In Kitchener, Ontario, TheMuseum will offer free admission to the vaccinated through a campaign called Jabbed Like Jagger – a reference to Rolling Stones frontman Mick Jagger, who has encouraged vaccination and will feature heavily in an upcoming exhibit on his band.

Manulife Financial will give some of its vaccinated customers enrolled in its Vitality program rewards points that can be used towards gift cards or gadgets, and Toronto-based financial app Drop is offering \$50 in cash rewards to users who post a vaccine selfie on social media and tag the brand.

Such offers build on a U.S. trend that materialized when widespread vaccination began and the country needed to deal with the hesitant, anti-vaxxers and people forgoing their second dose.

Companies wanted to help. Burger joint White Castle offered free dessert-on-a-stick, Budweiser gave out \$5 to be spent on beer, Greenhouse of Walled Lake in Michigan made free cannabis pre-rolls available and Krispy Kreme promised a doughnut every day for the rest of the year.

While most praised the incentives, critics complained frequent doughnut consumption is unhealthy and Krispy Kreme had to defend itself.

Boston Pizza also experienced a problem linked to a promotion, when the chain's Front Street location in Toronto offered a 15-per-cent discount to vaccinated patrons.

Director of communications Marian Raty said in an e-mail that the location was ordered to discontinue the offer, without offering additional details. The location did not respond to requests for comment.

Professor McNeish, however, thought the discount was "clever" because it was low enough to be enticing but not inspire much abuse and offered by a location across from a vaccine centre and in an area that has seen business significantly slow.

"In that poor location, the foot traffic has been almost nothing," she said. "They must be thrilled that the foot traffic with the vaccine clinic there is maybe getting them back closer to normal."

While it's hard to measure how likely any of the promotions are to generate repeat customers or encourage hesitant Canadians to get a vaccine, Professor McNeish believes the deals are a nice perk for those anxious for the jab and one of many convincing factors for others.

"This definitely nibbles at the edges of people who are just soft hesitators and helps show here's yet another reason [to get the vaccine]," she said.

Nazeem Muhajarine, an epidemiologist and University of Saskatchewan professor specializing in community health, said people ideologically against vaccines are unlikely to be swayed by rewards, but the bonus may encourage undecided people.

"They might jump off the fence and get their own vaccine," he said. "Something like this could tip the balance."

While Dr. Muhajarine has yet to notice specific deals in Saskatoon, he was impressed to see businesses that have struggled during the pandemic were willing to use brand recognition to advance an important message.

"They aren't just complaining about the slowdown of the economy or that they have been asked to shut down or go to only curbside delivery," he said.

"Businesses want to be part of the solution."

Ottawa Widens COVID-19 Rapid Test Availability To Businesses

Ottawa makes screening tests available at 40 Shopper's Drug Mart locations in Ontario – but independent businesses urge more

By Leo Almazora, Wealth Professional, May 7, 2021

https://www.wealthprofessional.ca/news/industry-news/ottawa-widens-COVID-19-rapid-test-availability-to-businesses/355776?utm_source=GA&utm_medium=20210507&utm_campaign=WPCW-Breaking-2-20210507&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

A federal move to make more rapid COVID-19 test kits available to small and medium businesses is a good step toward providing what's needed, according to Canada's national association of independent business owners.

Ottawa has announced that quick-screening kits, which can produce results in as little as 15 minutes, can be ordered from 40 Shopper's Drug Mart locations in Ontario, as well as the Canadian Chamber of Commerce's network.

Prime Minister Trudeau said the move is meant to encourage a faster economic re-opening, as more screening and testing leads to safer workplaces and less community transmission.

In response, the Canadian Federation of Independent Businesses (CFIB) welcomed the pilot initiative from the federal government and Shoppers, noting repeated calls from small firms over many months to consider rapid tests as an alternative to blanket lockdowns.

"Small businesses have been clear: they want to see governments apply more creative solutions to control the spread of COVID-19, while allowing them to remain open safely, including the use of rapid testing," said CFIB President Dan Kelly, citing nearly two thirds of businesses (63%) that have said they would consider the use of COVID-19 rapid screening in their workplace if it would help them keep their doors open.

But given the slow rollout in rapid tests to small businesses in several provinces, CFIB urged Health Canada to quickly broaden the program across the country, paying particular attention to delivery through both chain and independent pharmacies.

"As no one is predicting the pandemic will be solved tomorrow, rapid testing can play an important part in getting and keeping the economy open during the recovery phase ahead," Kelly said.

Most Flights Carrying COVID-19-Positive Passengers To Canadian Airports Were Domestic

By Tamsin McMahon and Mike Hager, the Globe and Mail, May 10, 2021

<https://www.theglobeandmail.com/canada/article-most-flights-carrying-COVID-19-positive-passengers-to-canadian/>

Flights delivering passengers infected with COVID-19 into Canadian airports are now predominantly domestic routes, a trend that began around the onset of spring break, according to federal data on airplane exposures compiled by The Globe and Mail.

Between January 1 and May 5, there were 1,873 flights that arrived or departed from airports across Canada where at least one passenger later tested positive for the virus, according to an analysis of flight details published on a federal government website designed to help passengers determine if they have been exposed to COVID-19 during air travel.

International flights accounted for more than 60 per cent of cases linked to air travel in January and February. But by April that trend had reversed, with domestic travel accounting for more than 60 per cent of flights linked to COVID-19 infections.

Overall, the number of international flights with positive cases fell from 331 in January to 193 by April, while domestic flights saw a near-equal rise – from 195 virus-positive flights in January to 331 last month. April saw the highest number of Canadian flights with positive cases, 524, since January.

The results of the data analysis raised questions among public health experts and political leaders about whether Canada needs to do more to stem the spread of COVID-19 from domestic air travel.

Srinivas Murthy, an infectious disease expert who is co-leading the Canadian arm of the World Health Organization's global Solidarity Trial testing coronavirus vaccines, said the data indicate that variants have been brought to Canada on flights and across land borders, but now this is less of a concern given the prevalence of domestic flights with at least one infected passenger.

"All of our attention on our national border doesn't really address us solving the problem internally," said Dr. Murthy, a clinical associate professor at the University of British Columbia.

Preventing people with the disease from spreading it to other places where there's less COVID-19 is imperative, he said, but he had no easy fixes as to how to stop this trend.

The rise in domestic flights linked to positive cases in recent months is being driven by a surge in travel across Western Canada starting in late March and early April, roughly coinciding with spring breaks in B.C. and Alberta.

Alberta in particular saw a sharp increase in air travel linked to COVID-19. Nearly 150 flights left airports in the province in April with passengers who later tested positive for the virus, up from fewer than 30 a month earlier. That included 30 flights arriving in Calgary from Fort McMurray, where the regional government recently declared a state of emergency. Of 115 flights linked to positive cases that landed in Alberta last month, just 10 were international arrivals.

Premier Jason Kenney last week imposed a new lockdown across the province to stem the spread of COVID-19, but the measures do not include travel restrictions.

B.C. saw a steep rise in flights linked to COVID-19 cases between March 19 and April 9. Nearly 130 flights carrying passengers who later tested positive arrived at B.C. airports during that three-week period. Of those, four-fifths came from other parts of Canada, according to data from the B.C. Centre for Disease Control.

Unlike Ontario and Quebec, the B.C. NDP government has said it does not have the jurisdiction to stop other Canadians from vacationing within its territory, based on a confidential legal opinion from a provincial adviser. Instead, anyone flying or driving into B.C. must remain in the one of the three regions the province has created to limit long road trips.

After reviewing the new data compiled by The Globe, Mike Farnworth, B.C.'s Minister of Public Safety and Solicitor-General, has a message for anyone in Canada contemplating a non-essential trip out West: "Stay away. We don't want you right now; this is not the time to visit."

He said his government has previously raised concerns with Ottawa around domestic air travel and now wants people flying within Canada to prove they recently tested negative for COVID-19 – the same as international travellers.

"I don't see any reason why we shouldn't," he said in a phone interview on Friday.

Last week, Ontario's ruling Progressive Conservative Party went further in its criticism by launching an ad blitz attacking the federal Liberal government for not shutting down international travel before variants of concern were introduced into the country. Premier Doug Ford's government has demanded that Ottawa imposes pre-departure COVID-19 testing for domestic flyers and bans "all non-essential travel" into Canada.

Prime Minister Justin Trudeau said his government is willing to work with Ontario to further tighten borders. Mr. Trudeau added that his federal government has already limited most international travel to Canada, with exceptions that include temporary foreign workers, agricultural workers and those allowed in for compassionate reasons.

Unlike much of the rest of Canada, international travel remained the largest source of flights linked to COVID-19 cases in Ontario, accounting for two-thirds of such flights to the province in April.

Canada has stopped all direct flights from hard-hit India and Pakistan and requires three negative tests from all international air travellers, who must also stay in quarantine hotels for three nights awaiting test results, then complete their 14-day quarantine at home. Those crossing land borders also require three tests and must follow a quarantine plan reviewed by a border officer.

The Globe asked the federal ministers of health and public safety and emergency preparedness for comment on the flight data Friday morning and whether Ottawa will take further steps to curb domestic air travel, but none of their spokespeople replied.

Last month, the Public Health Agency of Canada said more than 2,000 international passengers tested positive for COVID-19 after arriving in Canada over the eight-week period that ended April 22.

Colin Furness, an infection control epidemiologist and assistant professor at the University of Toronto, said he is curious about how many domestic flyers may have spread the disease further upon arriving at their destination.

Provinces could impose a special levy on those domestic flyers not travelling for essential reasons to try to curb this trend, Dr. Furness said.

He likened those travelling for pleasure during this third wave of the pandemic to anyone who drinks and drives.

"It's selfish, it's irresponsible, it's dangerous and it poses horrible harm to others."

Third Quarantine Hotel Near Pearson Airport Dealing With COVID-19 Outbreak

By 680 News Staff, May 11, 2021

https://www.wealthprofessional.ca/business-news/two-banks-top-rankings-but-overall-satisfaction-drops/355869?utm_source=GA&utm_medium=20210511&utm_campaign=WPCW-Breaking-20210511&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Two federally-designated quarantine hotels in the GTA, where international travellers are required to stay after arriving at Pearson International Airport, have been hit by COVID-19 outbreaks.

Hampton Inn and Suites on Caroga Drive in Mississauga is listed on Peel Region's website as partially closed as of May 8. It is not yet known how many staff and guests have been affected.

According to Peel's Section 22 Order, a business is ordered to close when "five or more people at a workplace test positive for COVID-19 within a period of 14 days."

Peel Public Health determines whether the business should fully close, or whether the work area affected should close.

In Toronto, seven workers at the Holiday Inn Toronto International Airport on Dixon Road have tested positive for the virus. According to Toronto Public Health, the outbreak was declared on May 3 but then lifted the day after.

This is the third quarantine hotel in the GTA — the second one in Toronto — affected by an outbreak.

Last week, Toronto Public Health confirmed 13 cases of COVID-19 at the Crowne Plaza Toronto Airport Hotel. All of the cases are staff at the hotel. However, the hotel remains open as officials say the hotel provides an essential service.

Toronto recently issued a Section 22 Order, requiring businesses to report an outbreak of five or more cases over a 14-day period, after which establishments can be ordered shuttered for at least 10 days.

Union officials have been calling for the hotel to pay a shift premium for its employees, and called on governments to hold pop-up clinics as close to the hotel as possible so workers can get vaccinated.

People travelling into Canada on an international flight are required to stay in a government-authorized hotel while waiting on the result of a COVID-19 test taken shortly after landing.

That rule has been in place since the end of February and was brought in as part of the effort to curb the spread of COVID-19.

Air Canada CEO Calls For End To Hotel Quarantines After \$1-Billion Loss

By Andrew Willis, The Globe and Mail, May 7, 2021

Air Canada's chief executive Michael Rousseau has urged the federal government to scrap hotel quarantines for international travellers and roll out a more effective post-pandemic plan to get passengers back on planes. On Friday, May 7, the country's largest airline announced a \$1.05-billion loss for the first three months of the year, more than double its \$433-million loss in the same period a year ago, when the COVID-19 pandemic began to curtail travel. Mr. Rousseau, who took Air Canada's top job in February, said: "the persistence of COVID-19 and its resurgence in Canada are weighing heavily on the Canadian airline industry." Mr. Rousseau pointed to the rise in air travel in the U.S. and Britain, which is easing international travel restrictions on May 17, and said: "it is time to develop and communicate a re-opening plan for international travel, to and from Canada." He said Air Canada is having "positive discussions" on a travel strategy with the federal government, rival airlines and the country's airports, but that the government should replace blanket restrictions on travel "with science-based testing and limited quarantine measures." On the May 7 conference call, an analyst asked if Air Canada will need to reconfigure its aircraft, to accommodate more economy seats and fewer business-class passengers in premium pods. Mr. Rousseau responded: "That would be a nice problem to have."

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-air-canada-ceo-calls-for-easing-travel-restrictions-after-1-billion/?utm_medium=email&utm_source=Evening%20Update&utm_content=2021-5-7_17&utm_term=Evening%20Update:%20Trudeau%20leaves%20questions%20about%20government%20e2%80%99s%20position%20on%20COVID-19%20vaccine%20patents%20unanswered&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Air Canada Pleads With Trudeau To Lay Out Travel Plan

CEO says it's now essential Canada follows the U.S. in easing air travel rules

By Bloomberg, May 7, 2021

https://www.wealthprofessional.ca/business-news/air-canada-pleads-with-trudeau-to-lay-out-travel-plan/355771?utm_source=GA&utm_medium=20210507&utm_campaign=WPCW-Breaking-20210507&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Flush with bailout funds, Air Canada called on the government of its home country to lay out a plan for re-opening borders as vaccination progresses.

Canada's biggest air carrier is in a position to ramp up operations after reaching a deal for nearly C\$5.9 billion (\$4.8 billion) in debt and equity with the federal government last month. Chief Executive Officer Michael Rousseau said it's now "essential" for officials to follow the U.S. in easing rules that have stopped most air travel.

"Starting with replacing blanket restrictions with science-based testing and limited quarantine measures where appropriate, Canada can re-open and safely ease travel restrictions as vaccination programs roll out," Rousseau said in a statement accompanying first quarter results that saw an 80% revenue decline from the same period in 2020.

"We have seen elsewhere, notably in the U.S., that travel rebounds sharply as COVID-19 recedes and restrictions are lifted, and we fully expect this can be replicated in Canada," Rousseau said.

Canada has barred many foreign nationals from entering the country since last March and has a two-week quarantine for some arriving travellers - including a hotel stay at their own cost. Eastern provinces also have adopted restrictions on travellers from other parts of Canada.

That approach has reduced Canadian air travel to a trickle. Average passenger traffic at the largest Canadian airports' checkpoints in April was just 8% of 2019 levels, versus 59% in the U.S., where vaccination has proceeded more quickly, according to data from the countries' transport security authorities.

Prime Minister Justin Trudeau's government has shared no details about when border rules might ease or what the criteria are for doing so, though he signalled support for a vaccine passport and raised the possibility of summer travel during a news conference this week.

For now, the country is still grappling with a third wave of infections and its vaccination campaign is still beset by supply hurdles and confusion. About 30% of Canadians have received a first dose, compared with 45% in the U.S. and 52% in the U.K, according to the Bloomberg Vaccine Tracker. But fewer than 3% in Canada are fully vaccinated.

Montreal-based Air Canada, which ramped up cargo operations during the crisis, reported operating revenue that beat analysts' estimates. Still, it expects capacity in the second quarter to be 84% lower than the 2019 level.

During the quarter, it burned about C\$14 million a day on average, less than the C\$15 million to C\$17 million it previously expected. It expects about the same for the current quarter, with a range of C\$13 million to C\$15 million a day, it said.

Transat Extends Flight Suspension Until End Of July Due To COVID Travel Restrictions

By The Canadian Press, May 12, 2021

[Transat extends flight suspension until end of July due to COVID travel restrictions \(msn.com\)](https://www.msn.com/en-ca/news/story/transat-extends-flight-suspension-until-end-of-july-due-to-covid-travel-restrictions)

Air Transat has extended the suspension of its flights until July 29, due to continued travel restrictions in Canada and abroad.

The airline run by tour company Transat AT advised passengers of the extension of the suspension that was slated to end in mid-June in a travel advisory on its website.

It says affected customers will receive a notice informing them of their options.

The Montreal-based airline's operations have been grounded since the Canadian government's request in January to stop travel to Mexico and the Caribbean because of the COVID-19 pandemic.

Transat reached a deal with Ottawa last month to borrow up to \$700 million, nearly half of which will go toward refunding travellers.

The company sought the support after Air Canada withdrew its \$190-million bid for Transat after learning that European Union regulators would not allow the deal to go ahead.

Connect Airlines Could Soon Be Carrying American Airlines Passengers Between US Northeast Cities And Toronto Island Airport

By [CF](#), May 6, 2021

<https://crankyflier.com/2021/05/06/who-the-f-is-connect-airlines/>

When it rains it pours. After years of no significant startups in the US, we now have a third entry in a very short time after Avelo and Breeze — or least, I'm told Breeze will actually, eventually, maybe, probably start. Connect Airlines has less cash and less flash, but if one thing goes right for the airline, it has a fighting chance. Today, let's take a look under the hood now that the airline has filed its plans with the Department of Transportation.

The whole reason for Connect's existence is to carry travelers from Toronto/City Airport to the US and beyond. But wait, doesn't Porter already do that? Sort of. Porter DID do that before it shut down at the onset of the pandemic, but Porter was a mostly closed network. Its only significant airline partner was JetBlue. The other four — Azores, El Al, Icelandair, and Qatar — didn't add up to much. And Porter focused primarily on Canada. Connect's plan is different.

Instead of relying on local business travelers that are likely primarily Canadian, Connect is establishing itself as a US-based airline but one with Canadian crews so it can pay them less. Is that even legal? It definitely is if the airline is flying between the US and Canada, but there are other parts that confuse me.

Connect will take some old flybe Q400s for cheap — it has secured two and hopes to get 3 more early next year — and will fly them around on short-haul routes. Which routes? Well, Connect recently filed some additional docs with its initial plan.

The airline will start with Toronto/City to Baltimore, Boston, Chicago/O'Hare, New York/JFK, and Philadelphia. It will also fly beyond Boston to Philly and Baltimore, which is where I get confused. As a US airline it can do this, but could it really fly it with Canadian crews? That seems unlikely, though admittedly I don't know the actual law on this if it's sold as a continuation of the flight from Canada.

If you're wondering about why these cities were chosen, I think there's a pretty clear answer. The key to all of Connect's success is in this one sentence from the cover letter in its filing with DOT.

Furthermore, the applicant is in advance discussions with a U.S. major carrier for the provision of "CPA" flying utilizing the Applicant's planned turboprop aircraft.

A CPA agreement is what nearly all regional flying in the US falls under. The major airline pays a fixed fee to the operator to fly the airplane under its own brand. Variable costs like fuel are usually passed through. If this is real, then it can't be United which is in bed with Air Canada. Delta is unlikely thanks to its WestJet partnership. But American? Well, isn't it convenient that these flights go to American hubs and focus cities (excluding Baltimore).

Connect also talks about code-sharing with other airlines, and that's nice but it's not going to make the airline succeed like a CPA would with one airline. If Connect flies as American Eagle, then it'll be just fine. If not, well, it's going to have a really tough time.

The airline has a complex ownership structure. Its parent is Waltzing Matilda. I'm not kidding. That refers to the Australian song Waltzing Matilda, probably because founder CEO John Thomas is an Aussie. You might be wondering how an Aussie is allowed to start a US-based airline. Wonder no more. He has dual citizenship.

But Waltzing Matilda is a current charter operator that apparently grew out of the owner's private jet. Must be nice. Waltzing Matilda will own 51 percent of a new company while investors will own the other 49 percent. That company will own the Connect Airlines brand, but Connect will then contract with Waltzing Matilda to operate the aircraft in the schedule. So I guess it would be American Eagle operated by Waltzing Matilda for Connect Airlines? Uh, yeah. That sounds like a great opportunity for transfer pricing shenanigans that I as a minority owner would not appreciate.

Anyway, they are only trying raise \$10 million for this venture which is not enough for any kind of start-up... unless it has guaranteed profits built in with a CPA deal.

You can see how this kind of deal would be good for American. Toronto/City is very convenient to downtown and is a good business airport, but it can only accommodate turboprops. None of the big three have contracted for any turboprop flying for quite some time, so existing operators wouldn't be looking to fly it. With American lacking a Canadian partner, this would be a good way to get in there, especially to compete with United and Air Canada.

If the CPA happens, then great. This has a real chance. If not? Well, then the airline is going to need a lot of luck to end up better than the swagman in the song.

Greyhound Canada To Cut All Routes, End Operations

The bus carrier has struggled for years with declining ridership, increasing competition and deregulation

By Brett Bundale, The Canadian Press, May 13, 2021

https://www.kitchenertoday.com/local-news/greyhound-canada-to-cut-all-routes-end-operations-3775583?utm_source=Email&utm_medium=Email&utm_campaign=Email

Greyhound Canada is permanently cutting all bus routes across the country, shutting down the intercity bus carrier's operations in Canada after nearly a century of service.

The motor coach company said its remaining routes in Ontario and Quebec will cease permanently on Thursday, May 13.

Its American affiliate, Greyhound Lines, Inc., will continue to operate cross-border routes to Toronto, Montreal and Vancouver once the border re-opens.

The decision comes a year after Greyhound Canada temporarily suspended all service due to a sharp decline in passengers and mounting travel restrictions amid the first wave of COVID-19.

The bus carrier has struggled for years with declining ridership, increasing competition and deregulation.

But the complete loss of so-called fare box revenue during the pandemic has forced the company to permanently cease operations, said Greyhound Canada senior vice-president Stuart Kendrick.

"It's been a very tough decision and one we've taken with a heavy heart," he told The Canadian Press in an interview. "It's been a lifeline for many Canadians for more than 90 years. This will have a massive impact."

The decision is a blow to rural and remote areas that rely on a patchwork of private intercity bus companies for transportation.

The service has long been part of a network linking smaller communities and big cities, offering an affordable and convenient mode of travel for everyone from essential workers and students to the elderly and backpackers.

Yet the rise in car ownership, ride sharing, discount airlines and urban migration has slowly eroded bus ridership, leading Greyhound Canada to gradually reduce the frequency of some services and cut other routes altogether.

"Private carriers are relying on the fare box revenue to maintain these rural routes," Kendrick said. "When ridership declines, we have a decision to make. We either cut the frequency, exit the rural markets or look for some help."

Citing declining ridership, deregulation and subsidized competition, Greyhound Canada suspended all operations in Western Canada in 2018.

Yet despite the ongoing challenges with its remaining routes, nothing could have prepared the company for the dramatic 95 per cent drop in passengers at the outset of the pandemic, Kendrick said.

Multiple coach bus companies teamed up and approached the federal and provincial governments for financial aid amid mounting COVID-19 restrictions. But Kendrick said they were referred to existing pandemic supports — what he called "negligible" for the beleaguered passenger transportation industry — prompting Greyhound Canada to temporarily suspend all service last May.

"There's really been a lack of support," Kendrick said. "We don't get subsidies."

Intercity bus carriers are also competing with publicly funded train and transit systems, he said, putting private companies at a disadvantage.

The Ontario government has also promised to deregulate the intercommunity bus industry starting in July, a move that would end Greyhound Canada's control of certain routes.

"We have had exclusive private bus service on certain corridors," he said, noting that it provided passengers with safe, frequent and affordable service.

"Greyhound Canada's tough decision today is going to have a massive impact on customers, especially those riding in the rural network."

About 260 employees were laid off after Greyhound Canada temporarily ended its passenger service last May. An additional 45 employees will be laid off as a result of the permanent closure, Kendrick said.

The company plans to sell the bus stations it owns, he said. As for its leased properties, some of the agreements have expired or have an "out clause," while it will honour the terms of leases it's obliged to continue paying, Kendrick said.

The company said tickets for travel after Thursday will be refunded. Customers with a valid travel voucher can also request a refund.

All Ontario and Quebec routes that were temporarily suspended in May 2020 will permanently end as of midnight on Thursday, May 13. The routes are:

- Toronto-Ottawa-Montreal
- Toronto-London-Windsor
- Sudbury-Ottawa/Toronto
- Toronto-Kitchener/Guelph/Cambridge
- Toronto-Niagara Falls
- Ottawa-Kingston

Airline Industry Group Wants Ottawa To Follow U.K.'S Lead, Help Bring In Restart Plan

By The Canadian Press, May 7, 2021

[Airline industry group wants Ottawa to follow U.K.'s lead, help bring in restart plan \(msn.com\)](#)

An industry group is calling on Ottawa to follow the United Kingdom's lead and help bring in a restart plan for Canada's airline sector.

Mike McNaney, president and chief executive officer of the National Airlines Council of Canada, says the U.K. has announced that starting May 17 it will allow travel to and from a select list of countries.

He says travellers from those destinations will not need to quarantine upon entering the U.K.

McNaney says the initial list of countries announced Friday will expand over time as the public health situation improves.

He says it is time for the federal government to work with the industry in Canada to develop a similar plan.

Travel restrictions introduced through the beginning of the COVID-19 pandemic have been catastrophic for the airline sector, as passenger numbers and profits plummeted and tens of thousands of workers lost their jobs.

"In the midst of the pandemic in February, the British government recognized the critical need to plan for the eventual safe re-opening of international travel, and began working with its aviation sector to develop a restart process," McNaney said Friday in a release.

"On behalf of the hundreds of thousands of Canadians who have lost their jobs in the aviation and travel sector, and the scores of communities that have lost service, it is critical that the federal government now follow the U.K. example and work immediately with industry to develop a restart plan."

McNaney said the Canadian aviation sector has called on the federal government for months to develop a safe restart strategy that outlines the rules that must be met to begin addressing border and travel restrictions.

He said the strategy should use a science-based approach that sets out how Canada will deal with vaccinated and non-vaccinated passengers, how quarantine and testing measures will be adjusted, and how it will ensure appropriate electronic capture of health data to facilitate international travel.

Last month before the new federal budget was tabled, McNaney said the Council hoped the federal budget would include a safe aviation restart strategy that included testing and contact tracing but would avoid mandatory vaccine passports.

The Council represents large national and international passenger air carriers including Air Canada, Air Transat, Jazz Aviation LP and WestJet.

Canada To Face COVID-19-Like Yearly Endemic Flu Due To Variants, Expert Says

By David Lao, Global News, May 9, 2021

[Canada to face COVID-19 like yearly endemic flu due to variants, expert says \(msn.com\)](https://www.msn.com/en-ca/news/health/canada-to-face-covid-19-like-yearly-endemic-flu-due-to-variants-expert-says/news-B1B1B1B1)

A Canadian health expert on the federal government's COVID-19 Task Force says that Canada and the rest of the world will most likely see the novel coronavirus become a part of the viral ecosystem -- akin to the seasonal endemic flu -- due to the spread of several variants of concern.

Speaking with Abigail Bimman on The West Block, Dr. Alan Bernstein said that his advisory council in the task force, which focuses on variants of concern, were looking at ways to deal with the spread of alarming variants across the country.

According to him, one way to deal with such spread would be for vaccine makers to adapt and modify their shots over the coming years -- a path he says Canada is already negotiating with suppliers to do.

"We've been in this journey before, of course, with [the] flu, we all get the influenza vaccine every year and every year is a different vaccine because the influenza virus changes every year," said Bernstein. "So those are variants, and some years, of course, the flu variants can be very serious and some years are quite mild -- the ones that are serious, we don't call them variants of concern, but we could.

"And so I think we're going to enter into that world now with the COVID-19 variants of concern and the ones that we know about now."

Canada alone has seen the spread of at least four variants of concern -- one of which Bernstein and several health experts have pointed to as having taken over as the dominant version of COVID-19 in Canada and several other parts of the world.

He pointed to the B.1.1.7 variant, first discovered in the U.K., as now becoming the main COVID-19 variant in the country. That specific variant's danger brought alarm to public health experts and officials as it is up to 65 per cent more transmissible.

Bernstein said that they were lucky, however, because the more vaccine-resistant B.1.351 variant, initially found in South Africa, still had very low numbers in Canada.

"And so we're going to have to design new vaccines against that variant ... but it means we're all going to have boosters maybe, [though] we don't know that for sure yet," he said, pointing to the advantages of mRNA vaccines like Pfizer and Moderna that can be easily tweaked.

As of May 6, Canada has recorded over 137,885 cases of COVID-19 identified as a variant of concern -- with over 96 per cent of those variants being that of B.1.1.7.

Several studies published last week also suggested that Pfizer's vaccine, which Canada will be receiving several millions of in the coming months, was extremely effective in preventing both infection and death from the U.K. and South African variants.

One other topic Bernstein spoke on was Canada's views on waiving intellectual property and patent rights on COVID-19 vaccines.

While Canada has not yet taken a direct stance, much like the U.S. has in waiving such rights to allow freer access to vaccine production, Prime Minister Justin Trudeau on Friday said that Canada was working on a "consensus-based solution" around it.

Bernstein said that while he hasn't discussed that issue with the country's Vaccine Task Force, he believes that the widespread use and need of the COVID-19 vaccine makes such a waiver on vaccines very important but "mostly symbolical."

"It's not going to be that easy for a company to say we're going to scale up and start making one hundred million doses of these vaccines," he said. "Vaccines are very complicated mixtures of a lot of different chemicals, dozens of different chemicals that have to go into that."

"I think it would be great if we did personally, because I think there is a great symbolic value in it that we are all in this together."

COVID-19 Re-Affirms Employers' Duty Of Care To Business Travellers

By Bethan Moorcraft, Insurance Business Canada, May 5, 2021

https://www.insurancebusinessmag.com/ca/news/breaking-news/COVID19-reaffirms-employers-duty-of-care-to-business-travellers-254170.aspx?utm_source=GA&utm_medium=20210506&utm_campaign=WPCW-Newsletter-20210506&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Business travellers are itching to get going again. Results from a new global travel survey conducted by Chubb revealed that 84% of business travellers cannot wait to travel again for work. This is partly because 80% or more of business travellers believe they're missing important body language and visual clues when they cannot conduct in-person meetings, and, as a result, 74% of business travellers believe they're less effective in their job due to the COVID-19 pandemic and severely limited travel options.

Despite this yearning for travel, the Chubb survey, entitled: 'Time to Fly: The Impact of COVID-19 on the Present and Future of Business Travel,' also found significant concerns among business travellers about contracting COVID-19, with 87% of respondents saying they have taken steps to protect themselves, including wearing masks and social distancing. The majority of business travellers (85%) do trust that airlines are doing everything they can to be safe, but nearly nine out of 10 business travellers (88%) expressed concern that their fellow travellers are not responsibly following COVID protocols.

The pandemic has made travel insurance and health and safety more top of mind for business travellers, according to Chubb. More than four out of five business travellers say the pandemic will make them pay more attention to what travel insurance coverage they have before taking a trip. Furthermore, 86% of business travellers agree that having travel insurance makes them more comfortable when travelling for business or leisure. And by another overwhelming margin, almost 90% of business travellers said they want to understand the safety protocols at a hotel before they stay.

"Our survey shows that business travellers are now paying closer attention to what travel insurance coverage they have before they take a trip," said John Thompson, division president, International Accident and Health, Chubb. "As COVID recedes as a barrier to travel, the importance of best-in-class travel medical coverage and employer duty of care are increasingly being recognized."

While there will likely be some starts and stops in the resumption of air travel, there's one fact that's always going to exist, according to Denise Balan, senior vice president, head of US security risks at [AXA XL](#), which is the need for companies to consider traveller safety. Delivering a session at RIMS Live 2021, entitled: 'Travel crisis averted: Helpful tips to keep your colleagues' travel safe and secure,' Balan explained the employer's duty of care and the reasonable steps that companies should take to avoid causing harm to their travelling employees.

"Good practice dictates that plans be in place to advise travellers on safety issues. These issues can be health-related, such as the fact that there is currently an Ebola outbreak in West Africa, and they can also involve more mundane safety concerns, such as crime risk or political unrest in the destination," she said. "Most business travel is smooth and routine, but things can still happen. There are robberies, ID theft, detentions, and even natural disasters that can interfere with travel [...] and let's not forget kidnapping – it still occurs in its various forms, be it virtual, express or traditional.

"In order to satisfy duty of care, an organization should take some definitive measures, and these would include providing a traveller prior to departure with information regarding security and health information at the destination they're heading to, providing a traveller with emergency contact information, and of course, making sure that travel protocols don't differentiate between senior management and rank and file – it's really important that all employees' safety be considered equally."

Emil de Carvalho, executive director at the global risk and intelligence consultancy S-RM, said organizations must consider prevention, preparation and response when coordinating business travel. Preparation is all about understanding the risk profile (both historic and present) of the destinations that employees are travelling to. With COVID-19 in mind, employers and travellers may want to consider active cases at the destination, hospitalizations, locally mandated health and safety protocols, and the general efficacy of COVID response at the destination compared to their country of origin.

"It's also important to remember that when it comes to prevention and preparation, it's not one size fits all," said de Carvalho when co-presenting with Balan. "For some individual travellers, particular circumstances might need to be taken into account in addition to all the local threats. These individual circumstances may increase their vulnerability in a particular location. For instance, female or LGBTQ travellers may be more vulnerable to crime and harassment in some destinations than others are. And this doesn't necessarily mean that these individuals shouldn't travel, but they may require some extra support from their employer depending on the destination."

The individual traveller's security awareness is key, according to de Carvalho. Every business traveller should be aware of local threats and their own personal exposure and vulnerabilities. They should know exactly where they're going and have a plan of how to get there safely, and they should know what to do and who to call if things go wrong. Employers can help by providing actionable information to business travellers on travel risks, and making them aware of the many resources made available by travel insurers, such as 24/7 emergency help lines and travel advice.

"Organizations should consider offering pre-departure information and training to travellers," he added.

“This might be tiered and risk-based – so ranging from an email of useful information for travel to low-threat locations, to security awareness seminars for higher risk locations, all the way through to very intense hostile environment training for those travelling to the most complex and dangerous locations around the world.”

In the context of COVID-19 this type of risk prevention and pre-departure briefing is more important than ever. As part of their duty of care, employers must ensure that their employees are comfortable to travel, they understand the risks, and they are well prepared to deal with both expected and unexpected problems should they arise.

Aon's Approach To Post-Pandemic Travel And Entertainment

By Greg Meckbach, Canadian Underwriter, May 11, 2021

https://www.canadianunderwriter.ca/insurance/aons-approach-to-post-pandemic-travel-and-entertainment-1004207711/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210511190616

As business leaders await an easing of pandemic lockdown restrictions, Aon Plc executives suggest that, going forward, they plan to apply the lessons they've learned during COVID-19 regarding collaboration.

“We are going to be smart about how we do [travel and entertainment] in the future, as business opens up to in-person meetings,” Aon president Eric Anderson said during a recent earnings call. “It is ultimately a positive step in the global recovery if we can interact, but we have learned a lot.”

Anderson was alluding to the adjustments companies have had to make since COVID-19 was declared a pandemic in March 2020.

“Historically, if a client wanted to talk about a situation that was occurring outside of their home country, we would either do a conference call or plan a trip. Now what we do is we open up Webex and we actually have the leader of the issue in that country on the Webex and we can solve the issue right away,” Anderson said on April 30.

He was replying to a question from an investment banking analyst about travel and entertainment expenses during a conference call discussing Aon's financial results for the quarter ending March 30.

“Certainly, there is efficiency and cost advantages to (web conferences versus in-person meetings). But more importantly, I think, there is enormous client value to unlock that expertise in an immediate way, [so that clients] are not getting an interpretation through someone else. [The clients] are talking right to the source [during a virtual conference] and getting that value in real-time. Ultimately, we are going to use what we have learned, and we are going to meet the clients where they want to be met, but I think we have learned a lot and we are going to apply it.”

Aon reported on April 30 that it had net earnings of US\$933 million on revenue of \$3.53 billion during the three months ending March 31. That compares to revenue of US\$772 million on revenue of 3.22 billion during 2020 Q1.

Travel and entertainment have also been topics of discussion for Marsh & McLennan Companies Inc.

"I am not sure we will go running back to hopping on an airplane to go to Singapore for a \$100,000 opportunity," Marsh & McLennan CEO Dan Glaser said in 2020 during a conference call discussing Marsh & McLennan's financial results for the second quarter of that year.

At that time, Glaser said travel and entertainment (T&E) spending was down significantly in 2020 Q2, but would rise in the future.

Don't Expect The Pandemic's Dramatic Remote-Work Shift To Be Permanent

By Eric Andrew-Gee, *The Globe and Mail*, May 3, 2021

<https://www.theglobeandmail.com/canada/article-dont-expect-the-pandemics-dramatic-remote-work-shift-to-be-permanent/>

The dunes and vineyards of Prince Edward County have attracted weekenders from Toronto for decades. Sharon Armitage has often been their real estate agent. She sold to the political pundit David Frum and the restaurateur Jamie Kennedy.

But Ms. Armitage has never seen anything like the "avalanche" of city-dwellers that have turned up in the past 12 months. It's not just aspiring wine moguls ("grapers") or wealthy retirees any more. Young families who can work remotely during the pandemic have been pushing home prices skyward – by more than 30 per cent since last year.

"It's crazy down here!" said Ms. Armitage. "But it's crazy everywhere."

She's right on both scores: What's happening in The County is part of a familiar trend in Canada and across the world that has seen urbanites leave expensive downtowns for leafy suburbs and smaller cities because of this year's work-from-home revolution.

The question now is whether the flight from cities, and the corresponding real estate boom in newly favoured precincts, will last. As vaccination brings Canada closer to the end of the pandemic, despite a crushing third wave, some economists and urbanists are skeptical. They believe we have already reached the high-water mark of remote work and that some snap back is inevitable, as offices re-open and people remember the joys of urban living post-pandemic.

Whether they're right will help determine the fate of communities, the look of middle-class life, and billions in home equity, for decades to come. Ms. Armitage sides with the skeptics. She's waiting for the "comeuppance," when some of the craziness will subside.

"I don't see how it can continue," she said. "My son keeps trying to buy back into the market, and I just say, 'Hang on, Freddy.'"

Some forecasters are still betting on a more permanent rearrangement of white collars – whole nation-states among them. This year, sun-dappled Greece began allowing expatriates to halve their income tax for seven years in a bid to lure newly unshackled office workers. "If you can work from anywhere, why not work from Greece?" beckons a promotional slogan.

Ireland is hoping the same forces will reshuffle people within the country's borders. The national government recently announced plans to revitalize moribund rural districts by encouraging office workers to relocate from Dublin, with promises of better broadband and financial support to help local authorities create remote working hubs.

But these incentive packages also suggest the limitations of working from home. If a flight from Irish cities was happening organically, for example, "they wouldn't have to be incentivizing it," said Ronan Lyons, an assistant professor of economics at Trinity College Dublin.

One hard cap on the mobility of labour after the pandemic will be the nagging persistence of the office. Massive firms such as Google and HSBC have announced they plan to experiment with a hybrid work model after the pandemic, with employees splitting their time between the office and home. Canadian tech leaders including BlackBerry chief executive officer John Chen say they expect a hybrid model to become common.

That lines up with people's preferences in survey after survey: Statistics Canada recently found that among new teleworkers, about 40 per cent wanted to spend half their work hours in the home and half outside of it after the pandemic, far more than any other option. Just 15 per cent said they wanted to work from their kitchen tables full-time.

Bosses are even less enthusiastic about a fully remote future. Many still believe in the creative and team-building power of communal brick-and-mortar spaces. In a recent paper, the economists Jose Maria Barrero, Steven Davis and Nicholas Bloom drew on their own survey of thousands of Americans to show that employers expect just a fifth of working hours to be completed from home after the pandemic.

That still represents a huge increase over life before COVID, when Americans spent only 5 per cent of their working time at home. In that sense, the remote work revolution appears here to stay. But a hybrid model – whether it lands on one, two, or three days a week in the office – will still sharply limit where employees are able to live. Laptop jockeys who have answered Greece's call may yet find themselves called back from Santorini for bi-weekly meetings in a Mississauga office park.

Less frequent commutes could still allow office workers to venture further outside of city centres than before. The French newspaper Le Monde reported in March on the trend of young Parisian families moving to smaller outlying cities, with one member of the couple taking occasional day trips into the metropole for work.

The calculus may be different in Canada. Whereas most Parisians live in apartments and have easy access to the hinterland by train – making the “allers-retours” lifestyle both tempting and feasible – Canadians have less reason and fewer means to manage that sort of shuttle.

About 60 per cent of Canadian city-dwellers already live in houses, for example, according to Statistics Canada. (The figure is 57 per cent, including semi-detached and row houses, even in dense Toronto.) The relative spaciousness of the country’s urban housing may dampen the urge to seek greener pastures in some rural fastness.

Meanwhile, high-speed trains zip between Bordeaux and Paris in a little over two hours, but commuting from the wine country of Prince Edward County to Toronto – a journey about a third as far – takes at least as long by car. For many people, making that trip a few times a week will be prohibitive.

With mass vaccination against COVID-19 on the horizon, the Toronto-based urban theorist Richard Florida already sees signs of city populations rebounding from their slight pandemic lull. His friends who left New York for the warmth and space of Southern Florida this year are now saying, “This was a great four-month vacation.” They miss the excitement and amenities of big-city living, with concerts and restaurants on the verge of returning at full strength.

“I think you’re going to see this summer in the United States a big return to cities,” he said. “I call it the ‘Roaring 2020s.’ ”

Toronto is particularly immune from a remote-working reckoning because of how central it is to the country’s economy, argued Mr. Florida, a professor at the University of Toronto’s Rotman School of Management. As the epicentre of Canada’s financial, entertainment and tech sectors, Toronto is like L.A., San Francisco and New York rolled into one, he said, and represents about 20 per cent of Canadian gross domestic product. (New York accounts for well under 10 per cent of U.S. GDP, by contrast.)

“There aren’t a lot of substitutes for life in Toronto,” said Mr. Florida.

Another driver of population growth and red-hot real estate markets in Canadian cities will also come surging back after the pandemic: immigration. Canada welcomed about 180,000 permanent residents last year, the lowest number since 1998, largely because of travel restrictions. But the federal government has committed to increasing immigration levels in the years to come, with a target of more than 400,000 annual newcomers between 2021 and 2023.

New arrivals to the country will almost certainly continue to congregate in big cities like Vancouver, Toronto, and Montreal even in a remote-working future, because of the presence of cultural communities, and because many immigrants take jobs that can’t be performed from home, said Carl Gomez, chief economist and head of market analytics with CoStar Group, a commercial real estate information company.

It will take a massive post-pandemic exodus, meanwhile, to outdo the existing trend of Canadian city residents leaving for outer suburbs and nearby small cities. Even before COVID-19, about 50,000 residents of the Greater Toronto Area left for other parts of the province every year, according to a recent report by Ryerson University's Centre for Urban Research and Land Development. House sale numbers suggest the flight to cheaper parts of Southern Ontario did accelerate as the pandemic wore on, said Mr. Gomez – and it stands to reason that more people will be willing to commute twice a week from Guelph than five days a week. But a slightly sped-up suburban drift hardly means the end of labour geography as we know it.

The upshot in many cities will be a “donut effect” of slightly reduced density downtown coupled with growth in the suburban fringe, argued Dr. Bloom, a professor of economics at Stanford University and co-author of the working-from-home paper. That marks a genuine change, but nothing as dramatic as the idea of “working from anywhere” suggests. The majority of people who move thanks to remote work policies will not land in Greece or even places like The County, so much as the suburbs.

Housing prices in big cities, meanwhile, will likely revert to where they were 10 or 20 years ago, said Dr. Bloom – hardly a “cataclysmic” outcome. Eventually, cheaper homes downtown could even begin to lure some people back from the suburbs, with their laptops in tow.

OTHER CAFII MEMBER-RELEVANT INDUSTRY NEWS

CAFII Associate RSA Announces Excellent Q1 Operating Results, As Its Takeover By Intact/Tryg Secures Required Regulatory Approvals

By Terry Gangcuangco, May 7, 2021

https://www.insurancebusinessmag.com/ca/news/breaking-news/rsa-announces-q1-operating-results-as-takeover-gets-green-light-254409.aspx?utm_source=GA&utm_medium=20210507&utm_campaign=IBCW-MorningBriefing-20210507&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

RSA Insurance Group Plc has announced what the group described as “excellent” operating results for the first quarter of 2021.

In a trading update, which the insurer clarified does not constitute an interim report, RSA said its gross written premium grew 2% from the same period in 2020 to £2.05 billion (around CA\$3.46 billion) this time around. Group business operating profit, meanwhile, nearly doubled.

Without providing the numbers, the insurance group highlighted that each of RSA's three regions – Scandinavia, Canada, and UK & international – performed ahead of the previous year. The large loss ratio stood at 9.8%, while the attritional loss ratio improved overall.

Additionally, the company's estimated Solvency II coverage ratio was 200% as of March 31, with tangible shareholders' equity at £3.25 billion.

"RSA's run of record performance continued in Q1 as the group delivered a combined ratio of 86%, our best such quarterly result of the last decade," noted group chief executive Stephen Hester.

"We also announced that the bid from Intact and Tryg should complete at the end of May, having now received its required regulatory approvals. The RSA business we hand over has never been in better shape."

Re-registration of the UK-headquartered insurer as a private limited company is set to take place by May 28, and the cancellation of listing of RSA shares is scheduled on June 2.

Intact Financial Corporation will be retaining RSA's Canadian, UK, and international units, while co-buyer Tryg A/S is getting the Swedish and Norwegian businesses. The operations in Denmark will be 50/50 owned by both camps.

Insurance Premiums Skyrocketing For Small Businesses, Even As Extended Lockdown Looms For Ontario

By Jackie Rivera, The Daily Insurance News, May 12, 2021

<https://thedailyinsurancenews.com/insurance-premiums-skyrocketing-for-small-businesses-even-as-another-lockdown-looms-for-ontario/>

Wayne Kanold and Jirina Petrovitch have never made an insurance claim since purchasing Hack's Tap & Grill Sports Bar in Kitchener in 2018.

The customers are polite and the atmosphere is calm, said Kanold. There are no bar fights when the sports team of their choice loses.

However, that didn't stop insurance premiums for the company from skyrocketing when it was time to renew the policy in April.

Kanold discovered that the new insurance premium for Hack's through another insurer would increase from \$ 8,800 a year to nearly \$ 22,000.

The staggering 150 percent jump comes at a time when bars and restaurants are gearing up for a longer stay-at-home order that could last into June and possibly longer.

"That doesn't make sense. We haven't made any claims yet, but our broker says," Sorry, the costs are going up, "said Kanold.

Similarly, small retailers across Ontario struggled during the COVID-19 pandemic. Some of them have seen their premiums rise while others have completely lost their coverage.

The pandemic has increased the risk of insuring retailers, most of whom require coverage for fire, theft, liability and, in some cases, business interruption. With some existing policies, insurers could be asked to pay if a customer proves they are infected with COVID-19 at a company. As a result, regardless of claims or missed payments, companies are forced to pay higher premiums under the circumstances, industry experts say.

As Ontario prepares to extend its current lockdown, Kanold and other business owners have to pay for expensive insurance for brick and mortar stores that cannot be opened.

The Canadian Federation of Independent Businesses (CFIB) said a growing number of small business owners have reported rising insurance costs since the pandemic began. According to a survey conducted by CFIB in 2020, around 48 percent of small business owners said their insurance costs put a financial burden on their business. Some reported premium increases of up to 300 percent when they renewed their policies.

Celyeste Power, chief strategy officer at the Insurance Bureau of Canada, said the insurance market was being corrected due to increased claims costs caused by the pandemic and a supply and demand problem worldwide.

“COVID-19 created the perfect storm for companies looking for insurance,” said Power. “It completely changed the risk landscape.”

Also, Canadian business owners have filed several class action lawsuits against large insurers, arguing that business loss during the pandemic should be covered by business interruption guidelines.

In October, the Ontario government passed laws to protect businesses from COVID-19-related lawsuits with the aim of helping businesses struggling to find insurance coverage amid the pandemic.

“As claims increase, so does the cost to insurers, and they pass those increases on to consumers, which drives up insurance costs. The legislation is an attempt to isolate those who have acted in good faith from liability. Limit the number of realizable claims,” said Joseph Campisi, insurance attorney and professor at York University.

Meanwhile, the Insurance Bureau of Canada has created a team of professional insurance experts to help small businesses find affordable coverage, with a focus on Ontario’s hard-hit hospitality sector.

The office added a hotline for companies looking for affordable insurance rates. According to IBC, the agents will help companies shop the market and find competitive deals on coverage.

According to Power, the global correction in the insurance industry created a supply and demand problem in Canada and pulled insurers out of the country while the number of companies seeking insurance remained constant.

“There were just as many people looking for insurance, but fewer insurers offering it. So the costs are increasing,” said Power.

Dan Kelly, executive director of the CFIB, said it wasn't just the pandemic that was exacerbating premium costs. Lack of competition and weather disasters caused by climate change are among the main causes of rising premium costs.

"There's a pandemic component, but it's not just the pandemic," Kelly said. "There are companies that have left the insurance market in Canada and left a lack of competition in some circles. So that's another driving factor."

Kanold said he had looked far and wide for affordable insurers but hadn't found anything yet.

"It feels like we're being hit from all sides. We cannot be open, we have no income and we pay expensive insurance for a company that had to close," said Kanold.

Canadian Primary P&C Insurers May Align With Reinsurers' New Communicable Disease Exclusions

By Jason Contant, Canadian Underwriter, May 10, 2021

https://www.canadianunderwriter.ca/insurance/canadian-primary-insurers-may-align-with-reinsurers-new-communicable-disease-exclusions-1004207651/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20210511190616

Canadian p&c insurers may introduce new communicable disease exclusions to harmonize policy language with their revised reinsurance policies, Insurance Bureau of Canada (IBC) said recently.

International reinsurance markets introduced a new communicable diseases exclusion in many countries over the past few months, said Vanessa Barrasa, IBC's manager of media relations. In Canada, it was largely introduced on January 1, 2021.

"As a result, we may see Canadian insurers introducing new communicable disease exclusions to harmonize the policy language with their revised reinsurance policies."

In December 2020, IBC members clarified their liability exclusion and added an exclusion for property to the IBC advisory wordings (which insurers can independently adopt or revise). IBC advisory wordings were amended to exclude communicable disease, Barrasa said, and coverage for property losses due to communicable disease were also excluded.

Liability for communicable disease transmission has been excluded in IBC advisory homeowners' policies since at least 1996, while reinsurance property treaties renewed after May 2020 contained a communicable disease exclusion. Contamination of property or claims made against insureds for spreading a disease have generally been excluded for many years in home insurance policies.

Desjardins Insurance has already adopted the exclusion. “The international reinsurance market is now using [a] communicable diseases exclusion,” a Desjardins spokesperson told Canadian Underwriter last week. “Therefore, Desjardins wanted to define its policy wordings.”

It’s not clear how many of Desjardins’ policies would be affected.

The rationale behind pandemic exclusions is that pandemic risk is generally uninsurable. That’s because the fundamental premise of insurance is that insurers will use a pool of premiums collected from the many to pay for the losses of the few. But global losses caused by a pandemic affect everyone, not just a few, and so the insurance proposition breaks down under these kinds of conditions.

“Insurers assume risk when they can selectively spread that risk across large geographical areas,” Barrasa said. “The theory being, losses in one location do not affect other locations. Pandemic risk is not confined geographically, hence the risk cannot be spread.”

The COVID-19 pandemic has highlighted a number of issues for Canadian p&c insurers. For example, last year, Ontario long-term care homes reported difficulty securing liability insurance for COVID-19, the Canadian Press reported. And many small businesses were hit hard after pandemic-related lockdowns.

Several businesses have filed class action claims for business interruption losses. These types of BI claims are generally not covered under commercial general liability policies, which require physical damage as a trigger.

iA To Invest \$500 Million In Digital Transformation By 2025

By Hubert Roy, Insurance Portal, May 6, 2021

iA Financial Group will dedicate half a billion dollars to its digital transformation by 2025. The insurer laid out its plans at its latest investor day. It also offered some details on how the money will be spent. For example, \$220 million will go toward modernizing its back-office systems. The \$500 million is in addition to iA Financial Group's regular investments in information technology. The insurer expects this investment to improve its earnings per share by at least 1 per cent over the next few years. This investment “is particularly devoted to the implementation of a state-of-the-art business platform to modernize and simplify our legacy system and to add specific components to improve the customer and advisor experience. Part of this sum is also devoted to the automation of business processes and increasing the use of data, including the use of artificial intelligence and predictive analytics,” explained Pierre Miron, Executive Vice President, Information Technology.

Read Story (Subscription Required): https://insurance-portal.ca/life/ia-to-invest-500-million-in-digital-transformation-by-2025/?utm_source=sendinblue&utm_campaign=daily_complete_202105-11&utm_medium=email

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY NEWS

Does Workplace-Provided Life And Health Insurance Create Coverage Complacency?

by Leo Almazora, HomeNews, May 7, 2021

https://www.lifehealthpro.ca/news/does-workplaceprovided-work-insurance-create-coverage-complacency-355745.aspx?utm_source=GA&utm_medium=20210507&utm_campaign=WPCW-Newsletter-20210507&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

While life insurance can be a great perk to get at work, a new study suggests that it can lull too many people into a false sense of security.

In an online poll of 1,001 Canadians with life insurance conducted by PolicyMe, three fifths of respondents (62%) said that they have coverage through their employer. Among those with workplace coverage, more than half rely solely on employer-provided insurance, despite many needing more to protect loved ones in case they were to pass away unexpectedly.

Worryingly, 53% of those without coverage aside from their life insurance at work are between 30 and 50 years old – an age segment that’s most likely to have dependents and sizeable financial obligations such as mortgages.

“We’re not saying that everyone needs to supplement their employer’s group life insurance benefit,” Andrew Ostro, co-founder and CEO of PolicyMe, said in a statement. “However, it is important to stress that many Canadians are not sufficiently covered through work benefits alone.”

Typically, group life insurance is worth between one and two times an individual’s annual salary. Based on Statistics Canada data collected as of January 2020, the average Canadian’s salary was around \$54,630 per year, suggesting that the typical amount of coverage provided at work is between \$54,630 and \$109,260.

But after considering the costs of funerals and other final expenses, there would be little left over from that coverage for income protection. For most families, it wouldn’t meet the need to cover ongoing living expenses – mortgage payments, rent, or property taxes, for example – when expected future earnings suddenly disappear.

Relying solely on group insurance, PolicyMe added, is a risky strategy for those who go through a transition in employment because they switched jobs, were laid off, or become self-employed without workplace benefits. The fact that employers have discretion over the amount of benefits they offer creates additional coverage uncertainty.

“The key is for people to ask themselves if their life insurance will be enough to support their family if they pass away suddenly,” Ostro said. “Group life insurance is a valuable benefit, but it shouldn't be viewed as a one-size-fits-all solution.”

What Do Customers Want From Their Insurers?: World Insurance Report 2021 Opines

by Roxanne Libatique, May 12, 2021

https://www.insurancebusinessmag.com/ca/news/breaking-news/what-do-customers-want-from-their-insurers-254920.aspx?utm_source=GA&utm_medium=20210513&utm_campaign=IBCW-MorningBriefing-20210513&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Natural disasters and emerging risks such as the COVID-19 pandemic have become severe and more frequent worldwide, making consumers more “insurance conscious.” Capgemini and Efma have released the World Insurance Report 2021, detailing how the insurance industry can provide superior customer experience (CX) post-COVID-19 pandemic.

The World Insurance Report 2021 found that over 60% of insurance executives surveyed said the pandemic impacted their firm's customer acquisition efforts. Meanwhile, 40% noted an impact on customer retention. It also found that 87% of insurers said they will invest in digital solutions, but only 32% claimed digital channels are effective in securing sales because they lack personalized advice capabilities.

The report highlighted the significance of improving insurers' distribution networks with emerging technologies – including augmented and virtual reality and artificial intelligence (AI) – and embedding insurance in customers' daily lives by embracing open insurance.

According to the report, digital channels earned high marks for 24/7 availability, ease of updating information for insurers, and search capabilities. However, their inability to provide in-depth, personalized advice to customers seeking complex products such as retirement plans and annuities emphasized the significance of agents and brokers when purchasing these types of insurance.

Post-pandemic, insurers should also consider the “CARE” approach – where insurers apply Convenience, Advice, and REach on the designs and evaluations of their channels' effectiveness, the report said.

“Insurers have an opportunity to convert digital traffic to sales by focusing on a hyper-personalized virtual experience,” said Anirban Bose, the chief executive officer of Capgemini's financial services and group executive board member.

“Today's customers expect interacting with their insurers to be easy, and providers need to ensure their channels enable a convenient and seamless customer experience. By investing in the right technologies, insurers can win and retain customers while empowering their agents and brokers to deepen relationships.”

According to the report, agents and brokers wanted to improve their digital engagement capabilities, with around 44% saying they need their insurer's support. Over half of the agents and brokers surveyed stated that they need digital collaboration and engagement tools, such as screen-sharing platforms and digital document-signing tools, to assist customers effectively. This aligns to insurance customer demands for ease and speed of access to information.

Almost 80% of insurance executives said agents and brokers are their most prominent distribution channel. However, over 40% of personal line customers surveyed found it challenging to contact agents and brokers outside typical office hours, with lockdowns and social distancing complicating the service.

By contrast, commercial lines and small-to-medium businesses (SMBs) did not see an appreciable difference in the convenience offered by agents and brokers, digital channels, or direct channels. More than 50% of SMBs also rated their experience of interacting with agents and brokers as convenient, while over 60% preferred digital channels.

Agents and brokers explained in the report that customer convenience improves when digital illustrations and single-screen product comparison tools are available. However, less than two-thirds of insurers said they provide agents and brokers with these sought-after digital tools to enhance customer experience.

In the future, “Digi-intermediation” – a process in which agents are digitally empowered, and virtual channels are humanized – will eliminate distribution gaps, enhance CX, and optimize delivered value, the report said.

Efma CEO John Berry commented: “The global impact of all-at-once digital adoption has changed the way insurers need to operate to satisfy their customers. Digital investment in connected channels is a critical ingredient for insurers of the future to be successful.”

UPCOMING WEBINARS AND EVENTS

Web Seminar: Reuters Events: Insurance 2021: The Customer Behaviour Changes that will Stay

Date: May 18, 2021 EDT

Time: 10:00 am

Things have changed. COVID-19 has forever changed the experience of being a customer, employee, citizen, human.

How will that affect the way we build, communicate, and sell insurance products?

Understanding the dramatic changes in the way people engage with their insurance carriers as individuals, families, and organizations will be the most critical point for achieving success.

Join the Chief Insurance Officer from BCAA, Nathan LaFayette and the Chief Information Officer from Economical Insurance, Tatjana Lalkovic as we discuss:

- The new behaviours trending: understand the likely implications of COVID-19 on human experience and how will this shape the way forward for carriers in Canada
- What is temporary and what is permanent: from remote working and avoiding public transportation to how people and organizations are engaging digitally, understand the short and long-term implications for the insurance industry
- Customer-driven resilience: when change is the only certainty, how carriers can put customers at the centre of their strategic plan

[Register Here](#)

Web Seminar: Define your global approach to claims and fraud with data-driven intelligence

Date: May 18, 2021

Time: 10:30 am -11:30 am EDT (60 minutes)

In a session centred on Allianz's recent experiences, join us to discover how an innovative and unified approach to global claims processing has reaped huge rewards. Hear from:

- Nicholas Kelsall, Global P&C Lead, Allianz SE
- Nadine Sonnenberg, Head of Big Data and the Head of BI Analytical Products, Allianz Technology
- Alex Johnson, Head of Insurance Solutions, Quantexa
- Moderated by: Graham Proud, CEO & Founder, The Lighthouse Collective They will discuss how centralized approaches across data and operations (combined with data-driven intelligence & contextual analytics) are key to improving the effectiveness of claims processing, optimizing fraud prevention and minimizing unnecessary claims leakage.

Topics include:

- The power of data-driven intelligence & “connected customer” views in maximising the accuracy of claims verification
- How integrated data strategies can improve operational efficiency and automation in a way which balances customer experience, portfolio risk and loss ratios

- The importance of a unified fraud operating model which is aligned to strategic goals • How to simplify and align your technology strategy to your multi-line & multi-region operational complexity Register for free now and supercharge your claims data strategy.

[Register Here](#)

Web Seminar: McMillan LLP On Advertising In The Virtual World

Date: Thursday June 17, 2021

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

Join members of McMillan LLP's Marketing and Advertising Group on **Thursday, June 17, 2021 at 12 pm ET** as we discuss current trends in marketing and advertising in an increasingly virtual world, and during the ongoing global pandemic. Topics include:

- Digital Enforcement in a Virtual World
- Under the Influencer
- Advertising Issues au Québec
- Comparative Performance Claims
- Ad Standards Disputes - How to Win

[Register Here](#)