

CAFII ALERTS WEEKLY DIGEST: October 15 to October 22, 2021

October 22, 2021

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REGULATOR/POLICY-MAKER NEWS

Saskatchewan Agency Fined For Errors And Omissions Lapse

By Kate McCaffery, Insurance Portal, October 15, 2021

The Life Insurance Council of Saskatchewan has fined Kim Safronetz Financial Services Ltd. \$1,250 after the agency's errors and omissions (E&O) coverage lapsed for 16 days in 2020 and its designated representative made a material misstatement about the lapse in an annual reporting form. The agency entered into a consensual agreement and undertaking with the Council wherein it acknowledged and agreed it was guilty of misconduct when it failed to maintain the prescribed errors and omissions (E&O) coverage required by the province's Insurance Act. "Every business that applies for or holds an insurance agent's license for life, accident and sickness, or life and accident and sickness insurance shall maintain and provide annually proof of a valid policy of errors and omissions insurance," the Council stated, citing subsections of the Insurance Act. The Council added that a license imposes obligations on a business's designated representative to immediately notify Council if there is a failure to maintain the prescribed financial security requirements (E&O insurance). In addition to the fine, the agency must also pay investigation costs in the amount of \$550.

Read Story (Subscription Required): https://insurance-portal.ca/life/saskatchewan-agency-fined-for-errors-and-omissions-lapse/?utm_source=sendinblue&utm_campaign=daily_complete_202110-15&utm_medium=email

Don't Use Internal Ombudsman As OBSI Decoy, Regulators Warn Firms

Joint Notice From CSA, IIROC, And OBSI Outline Concerns About Registered Firms' Internal Complaint-Handling Systems

By Leo Almazora, Wealth Professional, October 15, 2021

https://www.wealthprofessional.ca/news/industry-news/dont-use-internal-ombudsman-as-obsi-decoy-regulators-warn-firms/360756?utm_source=GA&utm_medium=20211015&utm_campaign=WPCW-Newsletter-20211015&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Following investor groups' repeated criticisms of firms' complaint-handling processes, Canada's securities regulators and self-regulatory organizations are putting their foot down.

In a joint staff notice, the Canadian Securities Administrators (CSA), the Investment Industry Regulatory Organization of Canada (IIROC), and the Mutual Fund Dealers Association of Canada (MFDA) highlighted concerns raised about some registered firms' complaint handling systems, and how some firms participate in the services offered by the Ombudsman for Banking Services and Investments (OBSI).

"A fair and effective independent dispute resolution service is important for investor protection in Canada and is vital to the integrity and confidence of the capital markets," they said in the notice.

In the notice, staff emphasized that firms registered with either IIROC or the MFDA, including those registered in Québec, are required to be members of OBSI.

A major area of concern, the notice said, is the manner in which some firms use an internal ombudsman within their complaint-handling system. While the regulators acknowledged that NI 31-103 does not prevent firms from using one, they stressed that an internal ombudsman should not be held out as an “alternative” to OBSI, and OBSI must be made available even if a client has pursued their complaint with the internal entity.

“In some cases, it appears that clients are not being given the clear option of using OBSI’s services in the timeframes contemplated by NI 31-103 ... [T]hey are [effectively] being diverted to an internal ombudsman while the time limits for submitting the complaint to OBSI or commencing a civil action continue to run,” the notice said.

Practices that mislead complainants into thinking that the internal ombudsman must be accessed before OBSI, the regulators said, would be inconsistent with NI 31-103 and SRO rules requiring that OBSI be made available to clients no later than 90 days after a complaint was received.

Complainants also have a 180-day time limit to access OBSI’s services after they receive a firm’s decision, which continues to run out even as the internal ombudsman process takes its course. The statutory limitation periods for clients to seek redress in the courts, the notice added, also continue to run during the internal ombudsman process.

“Ultimately, investors may not be fully aware of their options or may get worn down by this extended process and abandon their claims, or settle for less than they may have obtained had they gone directly to OBSI after receiving the firm’s decision concerning their complaints,” the notice said.

In communications with complainants, the notice said, it is important for firms to clearly disclose various pieces of information.

Among those are the fact that an internal ombudsman is not an independent dispute resolution service, the client may submit a complaint to OBSI without going to the internal ombudsman if they don’t receive a written notice of the firm’s decision within 90 days of the client complaining to the firm, and the client may complain directly to OBSI within 180 days of receiving a firm’s decision if they’re not satisfied.

“It is never an acceptable practice for a firm to operate its complaint handling system in a manner in which investors are being misled or worn down,” the notice said.

And while it acknowledged that OBSI’s compensation decisions do not carry binding authority, regulators emphasized their view that repeated settlements for amounts lower than those recommended by OBSI or refusals to compensate clients consistent with OBSI recommendations can sometimes be a risk-based indication of problems with a firm’s complaint-handling process.

Aside from routinely taking note of public information about registered firms, including refusal cases, the regulators said they receive information from other sources such as the OBSI Joint Resolution Committee (JRC). Based on certain patterns, they said, they may conclude that a firm did not participate in the OBSI process in good faith, or possibly did not comply with the applicable standard of care.

“In such cases, we may make enquiries of the firm, which could lead to further actions,” the notice said. Following a formal compliance review that finds shortfalls, the notice said, staff may recommend terms and conditions on a firm or registered individuals’ registration, or initiating an enforcement investigation of the firm or individual concerned.

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

RBC, TD Launch Programs For Black Customers

Announcements Follow Commitments Made In 2020 To Support The Black Community

By Melissa Shin, Investment Executive, October 18, 2021

https://www.investmentexecutive.com/news/industry-news/rbc-td-launch-programs-for-black-customers/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

Two programs aimed at improving banking for Black customers launched last week.

Royal Bank of Canada now offers the RBC Black Entrepreneur Business Loan (BEBL), which will provide eligible Black entrepreneurs in Canada with loans of up to \$250,000 over the next five years. The BEBL will be administered by “dedicated program experts” who are “committed to [ensuring] fair and equitable access to capital,” said Alecia Aquino, director of commercial financial services strategy.

The BEBL program, which Aquino said was developed based on feedback from the Black community, will also provide access to expertise and mentorship for successful applicants. The BEBL program is separate from the Black Entrepreneurship Loan Fund (BELF) announced in May by the federal government, which RBC is also “promoting,” she said.

Part of RBC’s commitment to diversity and inclusion means “understanding that Black entrepreneurs have faced systemic and disproportionate barriers to enabling their success,” Aquino said.

Calls have grown in recent months for banks to consider how systemic racism affects their customer service and lending practices. A survey of 342 Black entrepreneurs released in May found that anti-Black systemic racism, particularly at banks, creates widespread barriers. The survey, commissioned by the African Canadian Senate Group and Senator Colin Deacon, revealed that only 19% of Black entrepreneurs said they trust banks to do what is right for them and their community.

Terms under the BEBL will vary by applicant, but Aquino said the terms “are geared toward making sure entrepreneurs not only have the ability to support and grow their business” but also “recognizes some of the challenges [Black entrepreneurs] have had in the past with getting access to capital.”

Also last week, Toronto Dominion Bank announced a new strategy aimed at improving the experiences of Black customers.

TD was among the banks facing calls to root out bias from customer service after the CBC highlighted a series of incidents at an Ottawa branch in April.

“I’ve always anchored on the fact that it’s not on the [Black] community to change; it’s on us as an organization to change to address this problem,” said Al Ramsay, associate vice-president for the LGBTQ2+ and Black customer segments at TD. “That was the impetus for us to design and launch our Black customer experience strategy.”

The initiative has eight full-time employees across Canada who will train TD frontline and back-office staff, such as credit adjudicators, on how to better serve Black customers. (This training will go beyond the anti-racism training TD already rolled out to all staff.)

“I want our team to act as a liaison between TD and the Black community,” Ramsay said. “Our latest research is telling us there is a breakdown of trust between the Black community and institutions, including banks. The community feels a muted sense of possibility.”

Ramsay, who was hired in 2005 to build relationships between TD and the Black and LGBTQ2+ communities, said the research also showed the community is asking for more financial education, which the initiative will also work on. Furthermore, “we’re going to look at our processes and policies [and ask], ‘How does systemic racism permeate through that?’”

TD will gauge the initiative’s success by tracking and acting on customer sentiment ratings and feedback from the Black community, Ramsay said.

In September, TD announced it would donate \$10 million over the next five years to the Black Opportunity Fund, which will offer Black businesses and organizations long-term, stable capital. TD also intends to double its representation of Black executives by the end of 2022 and increase minority executive representation across the bank by 50% by 2025.

TD has not begun offering loans under the BELF program, Ramsay said.

RBC’s announcement follows two commitments made earlier this year to programs supporting Black entrepreneurs.

In March, RBC pledged up to \$40 million over five years to the Black Entrepreneur Startup Program, which is delivered by Futurpreneur Canada. In June, RBC invested \$1 million in Black Innovation Capital, which supports pre-seed and seed-stage Canadian technology businesses.

The BEBL program will comprise a “significant” portion of the remaining \$59 million in RBC’s July 2020 pledge to lend \$100 million over five years to Black small business owners, Aquino said. “We continue to look for opportunities to continue to create access to capital.”

Applicants to the RBC BEBL must self-identify as Black or Black and another ethnicity. A partnership must be at least 50% Black-owned and a corporation must be at least 25% Black-owned to be eligible for the loan.

In July 2020, RBC said it would make anti-racism and unconscious bias training mandatory for all employees.

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

New Climate Change Initiative Will Engage Financial Community

The RIA Is Coordinating Climate Engagement Canada In Collaboration With SHARE And Ceres

By Maddie Johnson, Investment Executive, October 14, 2021

https://www.investmentexecutive.com/news/industry-news/new-climate-change-initiative-will-engage-financial-community/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-morning

A coalition of investor associations launched Climate Engagement Canada (CEC) on Thursday, October 14, an initiative that aims to engage the financial community and Canadian corporations to promote a “just transition to a net-zero economy” a release said.

The initiative is co-ordinated by the Responsible Investment Association, Shareholder Association for Research and Education, and Ceres, and supported by the UN-backed Principles for Responsible Investment.

In total, 27 investment houses, who collectively manage over \$3 trillion in assets, are founding participants, including RBC Global Asset Management, TD Asset Management, CIBC Asset Management, BMO Global Asset Management, Scotiabank, and National Bank Investments.

Founding participants will identify about 40 of the country’s highest greenhouse-gas-emitting corporations and work with them on leading practices with respect to climate change risks and opportunities, the release said.

The CEC’s development was inspired by Canada’s Expert Panel on Sustainable Finance, which made a series of recommendations in 2019 to align Canada’s financial system with a low-carbon future. One recommendation was to establish a national engagement program, similar to Climate Action 100+.

The CEC has leveraged leadership from Barbara Zvan, CEO of University Pension Plan and a member of the expert panel on sustainable finance.

"Climate Action 100+ set a clear precedent for collaborative shareholder engagement," Zvan said in the release.

"The question for the expert panel was how to adapt this successful model to the Canadian context to amplify climate ambition and action at home. What CEC delivers is a unified vision from Canada's financial community and support for our businesses in finding competitive advantage in the transitioning economy."

Lawyer Opines That Mortgage Disability Insurance Is Too Complex To Sell Without Advice In Desjardins' Claim Denial Case

By Alain Thériault, Insurance Portal, October 12, 2021

The case of an insured person claiming disability insurance benefits refused by his insurer was dismissed by the Superior Court of the district of Laval. This judgment rendered in June 2021 and involves a borrower who took out disability insurance in May 2015 in connection with obtaining a mortgage loan. However, he incorrectly completed the insurance application form which prevented the insurer, Desjardins Financial Security, from properly assessing the risk. Had he correctly answered a question about his employment status, it would have triggered further investigation into the state of his health. Given the discovery of this fact, the insurer denied his claim. The insurer refused to cover a period of temporary disability related to the detachment of the applicant's retina, a little more than three months after taking out the disability insurance. It was then that the insurer discovered the incomplete declaration. As the insurance had not been in force for two years, a false declaration is enough to nullify the insurance contract, stated Judge Janick Perreault, based on article 2424 of the Civil Code of Quebec (CCQ). Beyond two years, the insurer would have had to prove that fraud had occurred. The plaintiff's misadventure seems to illustrate a situation where he would have benefited from receiving the services of a real insurance representative rather than completing the insurance application just with a Desjardins' branch representative, commented Maurice Charbonneau, a lawyer and owner of the multidisciplinary firm Trivium, in an email distributed to his clients. The Insurance Portal has obtained a copy of this email. In his comments, the lawyer added that although the plaintiff did not intend to deceive the insurer, his false statement deprived the insurer of a signal that would have triggered a further investigation. "The insurer would have learned that the applicant had had four hospitalizations for psychosis and attempted suicide in the years preceding the application," he wrote. Mr. Charbonneau concludes that even if a fault had been committed by the employee of the financial institution affiliated with the insurer, it does not change the fact that the plaintiff was not insurable.

Read Story (Subscription Required): <https://portail-assurance.ca/article/assurance-hypothecaire-trop-complexe-pour-etre-vendue-sans-conseils/>

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Canada Lifts Blanket Advisory Against Non-Essential Travel Introduced Amid COVID-19

By Sean Boynton, Global News, October 21, 2021

<https://globalnews.ca/news/8288195/COVID-19-canada-travel-advisory-lifted/>

The federal government has quietly lifted its advisory against all non-essential travel abroad that was introduced in March 2020 due to the COVID-19 pandemic — as long as those travellers are fully vaccinated.

The advisory was lifted on the same day Prime Minister Justin Trudeau unveiled Canada's international proof of vaccination system.

However, no announcement was made on Thursday, October 21 regarding the change to the travel advisory.

Instead, the government's travel advice website was updated to say all international travellers should be fully vaccinated at least 14 days before travelling, and must follow local public health guidelines in the country they are travelling to.

Up until Thursday, October 21, the government had advised all travellers to avoid non-essential international travel regardless of their vaccination status.

Advisories for individual countries, which were also suspended during the blanket advisory, have now been restored. Those specific advisories often warn Canadians about travelling to unsafe countries due to local violence and unrest, among other reasons.

Up until the website was quietly changed, the Prime Minister's Office had advised that no changes to the advisory were expected on Thursday, October 21.

How To Deal With International Travel Barriers

Starting October 30, Canadians need to show a federal proof of vaccination certificate for international travel, along with their personal, government-issued ID.

The document will also be required when travelling by plane, train or cruise ship within Canada.

Canadians will have a grace period until November 30 to get fully vaccinated and obtain the federal document. During that time, proof of a negative COVID-19 test within the 72 hours prior to boarding a plane, train or ship will be accepted.

This document can also serve as your proof of vaccination when travelling internationally, the government says. However, having this document doesn't guarantee that another country will let you in, they warn. You will have to check local travel guidelines before you arrive.

Provinces might also choose to use this proof of vaccination form to control access to non-essential services, the federal government says.

The government still recommends against non-essential international travel.

If you do travel, you'll also need to show your proof of vaccination in order to get back into Canada. You can upload this document into the ArriveCan app up to 72 hours before your arrival, or before you board the plane.

Trudeau Announces New Federal Standard For COVID-19 Vaccine Passports

By Marieke Walsh and Menaka Raman-Wilms, The Globe and Mail, October 21, 2021

<https://www.theglobeandmail.com/politics/article-trudeau-announces-new-federal-standard-for-COVID-19-vaccine-passports/>

The Canadian government will forgo issuing a federal vaccine passport for international travel and will instead rely on a standardized proof of vaccination that will be issued by provinces and territories, which will feature a Government of Canada logo and Canadian flag, Prime Minister Justin Trudeau announced on Thursday, October 21.

Speaking at a press conference in Ottawa, Mr. Trudeau confirmed that all provinces and territories have agreed to this new national standard. He said that the documentation is already available in all three territories as well as Saskatchewan, Ontario, Quebec, Nova Scotia, and Newfoundland and Labrador. The federal government is picking up the tab so all provinces can make the change.

"We made a commitment to ensure that there is a national standard for a proof of vaccination certificate," he said. "So that people can travel domestically but particularly internationally."

He did not directly answer a question about if other countries have confirmed they will accept the new vaccine documentation for travel, but said he is "very confident" that this proof of vaccination will be accepted worldwide.

Canadians can still use their previous provincial documentation for travel until their province moves to issuing the new standardized version.

Also at Thursday's event, Mr. Trudeau announced that Canada will receive enough pediatric vaccine doses to administer the first shots for all eligible children soon after the Pfizer-BioNTech vaccine gets the green light from Health Canada.

Health Canada is reviewing a submission for Pfizer's COVID-19 vaccine for children aged five to 11, which was officially submitted on Monday, October 18.

"We will have the supply necessary to support every kid across the country, from five to 11 with vaccinations, as soon as possible," after Health Canada's approval, Mr. Trudeau said.

A separate statement from Procurement Minister Anita Anand clarified that the country will get 2.9 million doses, enough for first doses for everyone in that age group, "shortly after" the federal regulator signs off on their use.

In April, the federal government struck a deal with Pfizer to buy new formulations of the COVID-19 vaccine for younger people and for new variants of concern. The deal was announced in addition to an agreement to buy booster shots in 2022 onward. Both of those deals are in addition to the 51-million doses of the COVID-19 vaccine Canada bought from Pfizer, which is eligible for people 12 and older.

The 2.9 million doses "are being advanced so that they can be delivered prior to 2022 if the vaccine receives regulatory approval for this population before then," Pfizer Canada spokesperson Christina Antoniou said in a statement to The Globe and Mail on Thursday, October 21.

On September 10, Canada's Chief Public Health Officer Theresa Tam said "if everything goes well," she hoped the vaccine for five to 11 year-olds would be approved "towards the end of this year."

Regulatory bodies in the United States are meeting in the last week of October and first week of November to review the Pfizer vaccine for five to 11 year-olds. On Wednesday, October 20, the White House said it would be ready to get shots in arms "in the days following a final [Centers for Disease Control and Prevention] recommendation."

Canada Unveils International Travel Vaccine Passport — Starting November 30, You Won't Be Able To Fly Without It

By Tonda MacCharles, Ottawa Bureau, Toronto Star, October 21, 2021

<https://twitter.com/TorontoStar/status/1451197462211821571>

Fully vaccinated Canadians travellers will be able to prove their status with provincially issued vaccine passports that sport machine-readable QR codes and the endorsement of the federal government — and starting November 30, they won't be able to fly without one.

Federal officials say they are confident that other countries will accept the "pan-Canadian" standardized documents, but that work is ongoing to ensure international partners are familiar with it and able to recognize the provincial documents as Canada's proof of vaccination against COVID-19.

In most provinces, the new proof of vaccination is already available to be downloaded to smartphones or printed in hard-copy form, officials said Thursday, and the remaining provinces are expected to have it available by November 30.

The government had previously announced that starting October 30, anyone departing from a Canadian airport or boarding an interprovincial train will need to be fully vaccinated against COVID-19, and be prepared to prove it with whatever documents their province has issued.

But by November 30, every province will provide documents that include both a QR code and a Government of Canada logo, and which are expected to be accepted internationally as proof of vaccination for travellers.

At a briefing Prime Minister Justin Trudeau touted the progress in the development of the “pan-Canadian” standard, but officials said there is still no single proof-of-vaccination document that has been accepted internationally, and that the situation is “fluid.”

However they are confident that the design of the QR-coded documents that Canadian provinces and territories will issue make use of sufficient security measures to prevent tampering and forgery, and will be accepted.

One official, who briefed reporters on condition they not be identified, said there had been discussions about a federally issued document, but there was “limited value” in duplicating the databases of provinces and territories which hold the medical data and vaccination information of their residents.

He said that just as Canadian passports may be issued from offices in different provinces and are all considered official Canadian documents, so should the provincially issued proofs of vaccination be considered official Canadian documents.

The standardized document will include the holder’s full name, date of birth, vaccination status, number of doses, vaccine type, product name and lot number, and the date they were vaccinated.

It won’t contain other medical information, and the QR code doesn’t contain additional identity information.

The newly standardized documents are already being issued in Ontario, Quebec, Newfoundland and Labrador, Nova Scotia, Saskatchewan, Nunavut, Northwest Territories and Yukon.

The bottom line, says a government background document, is that each country “decides what type of vaccination proof is required, the types of vaccines they accept, the number of doses required, and any exemptions to public health measures. Even with a Canadian COVID-19 proof of vaccination, a traveller may not be considered fully vaccinated in another country.”

Officials say that even with the new documents, Canadian travellers will still need to check the entry requirements of their destination countries.

Currently, COVID-19 vaccines are only approved and available in Canada for those aged 12 and older, but Pfizer-BioNTech applied on Monday for Health Canada approval of a pediatric version of its mRNA vaccine for those aged five to 11.

On Thursday, Trudeau announced that the government has signed a deal with Pfizer-BioNTech to deliver enough pediatric vaccine doses for that age group "as soon as" Health Canada approves the application. The agreement calls for Pfizer-BioNTech to supply 2.9-million doses.

But he also stressed that as eager as many parents are to have their children vaccinated, Health Canada will "take the time necessary" to ensure it will be "fully safe and effective."

Travelling Abroad: Experts Say You Need Insurance Before You Go

By Brooklyn Neustaeter, CTV News, October 21, 2021

<https://www.ctvnews.ca/health/coronavirus/travelling-abroad-experts-say-you-need-insurance-before-you-go-1.5632775>

As tourism resumes across much of the world, experts say purchasing travel insurance is necessary if Canadians want to stay safe and enjoy a trip abroad.

Wendy Paradis, president of the Association of Canadian Travel Agencies, told CTVNews.ca that having adequate coverage while travelling outside of Canada is "always important," but even moreso during the pandemic because health conditions and travel restrictions can change suddenly.

"It is important to work with a professional travel agent to make your travel arrangements and to ensure that you have the coverage that is right for you, as what is and isn't covered differs with each insurance provider, especially in the time of COVID-19," Paradis said in an email on Thursday, October 21.

Martin Firestone, president of Travel Secure Inc., a Toronto-based company that specializes in travel insurance, told CTVNews.ca that Canadians shouldn't leave the country without insurance.

"You need it [for] anything short of a slip and fall, to God forbid a car accident, to a heart attack, stroke, or something as simple as the stomach flu," he said in a telephone interview on Thursday, October 21. "You can't go without it."

Unlike at the start of the pandemic, insurance companies are now providing COVID-19-specific travel insurance for medical expenses, including quarantining after a positive test, but Firestone says this coverage is dependent on the vaccination status of the traveller.

"If you are fully vaccinated, most insurers are now going to cover you for COVID-19 without having to buy a rider or an additional expense," he said. He added that companies have not capped the amount they will cover and policy prices have not increased to account for this.

"[COVID-19] is being treated as just any other unexpected medical emergency. That alone tells you that the insurance companies are basically saying the risk is not what it was," Firestone said.

For those who aren't fully vaccinated, Firestone said some companies are offering COVID-19 add-ons, or riders, for medical expenses related to the virus. He said this is an added expense to one's travel insurance policy and is capped at a certain price limit, unlike for those who are fully vaccinated.

However, Firestone said, most countries require travellers to be fully vaccinated to visit.

"It defeats the purpose," he said. "I can get you insurance but if you're not fully vaccinated, I don't think you're going anywhere."

While most insurance policies are now covering medical expenses related to COVID-19, Firestone said that not all policies are covering travel disruptions or cancellations related to the pandemic.

Manulife has various travel insurance options, while WestJet is offering complimentary COVID-19 travel insurance to travellers using their services. However, some insurance companies, such as TD Insurance, have coverage exemptions in place where Canadians have been advised to avoid travel.

"Trip cancellation interruption is still an issue from a travel insurance perspective if the reason you're going to cancel is COVID-19-related," Firestone said.

He said that many insurers still have COVID-19 listed as a "known cause," meaning the traveller is responsible for any cancellations or border closures because governments have made it clear that countries may shut down with little to no notice.

"Therefore, your trip cancellation policy that you bought to cover your money that's been exposed will not pay you if your reason is I can't go, our border has been closed, Italy's not accepting visitors, and so on," Firestone said.

He said this is still a "big hesitancy factor" for Canadians in resuming travel and likely won't change until the federal government lifts its advisory to avoid all non-essential travel.

However, Firestone said some policies may cover the costs if the airline, hotel, Airbnb, or tour company has a policy in place to refund or credit travel disruptions due to a change in government travel advisories. He noted that this varies between companies.

Firestone said Canadians should "be wary" when choosing a policy as coverage for interruption has "not caught up with medical yet." He noted that insurers are still looking at COVID-19 as a "problematic scenario" to get claims paid when it comes to cancellations and disruptions.

Canadians Looking To Travel

With several countries opening their borders, travel has been top of mind for many Canadians.

Starting November 8, the United States will be opening its land and sea border to non-essential fully vaccinated Canadian travellers for the first time since March 2020. Air travel to the U.S. has been allowed with certain conditions.

The land border re-opening means that Canadians can drive into the U.S. to visit family, or take a day trip, something Canada has allowed fully-vaccinated Americans to do since August 9.

While other international destinations have also opened their borders to Canadian tourists, the Public Health Agency of Canada had been advising Canadians to avoid non-essential travel, but lifted that advice on Thursday, October 21.

The government is now urging travellers to be fully vaccinated before a trip, to pay attention to the COVID-19 situation at their destination, to follow the traditional public health measures, and to avoid cruise ships outside of Canada.

Will McAleer, the executive director at the Travel Health Insurance Association of Canada, told CTVNews.ca that Canadians should follow three "golden rules" when choosing a travel insurance policy.

McAleer said in a telephone interview on Thursday, October 21 that Canadians should first evaluate and understand their health status before booking travel insurance.

If Canadians have any pre-existing health conditions, McAleer said it is important that the insurance policy address them to ensure they're covered should they need to visit a hospital abroad.

After having selected a policy, he said, Canadians should familiarize themselves with what is written in the policy and contact the insurance company if they have any concerns.

"Understand what you're covered for or not covered for related to COVID-19. You also want to make sure that you're covered for that [health] condition that you might have, and if you've got any questions, ask," McAleer said.

Lastly, McAleer said Canadians should take into account what they plan on doing during their trip, such as any high-risk sporting activities including bungee jumping or hang gliding that could cause injury or harm, and select a policy that meets those needs. He added that this type of coverage can vary from policy to policy.

"A lot of us, we haven't been able to travel for a while so... that means [they] might take some extra risks," he said. "So you want to make sure that that policy is going to cover you in all instances."

New York Congressman Higgins Urges Canada To Drop COVID-19 Travel Test Before November 8

By James McCarten, The Canadian Press, October 15, 2021

https://www.theglobeandmail.com/canada/article-us-land-borders-to-re-open-to-vaccinated-travellers-nov-8/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-10-15_19&utm_term=Coronavirus%20Update:%20Ontarians%20can%20start%20downloading%20the%20province%e2%80%99s%20new%20vaccine%20certificates%20%e2%80%93%20with%20scannable%20QR%20codes&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEefFJOJkTb

When the United States resume welcoming fully vaccinated, non-essential North American visitors back across its land borders November 8, border guards won't be asking for proof of a negative COVID-19 test – and one New York congressman wants Canada to return the favour.

Rep. Brian Higgins, whose relentless campaign against the Biden administration's travel restrictions has made him known north of the border, said the \$200 test, known as a molecular or PCR test, remains a barrier to the routine bilateral travel so vital to his region's economy.

"I think that the U.S. decision to allow Canadians coming into the United States without a test again underscores the potency of the vaccine," Higgins said in an interview Friday.

"I would like to see that reciprocated by our Canadian neighbours."

The November 8 start date announced Friday by the White House comes a full three months after Canada initially began allowing fully vaccinated U.S. citizens and permanent residents back across the border in August.

"It will be what we make of it, and I'm happy that people can now be reunited with loved ones and all those other issues," Higgins said.

"But the fact of the matter is, the U.S. border to our Canadian neighbours should have been opened months ago."

A Biden administration official, speaking on condition of anonymity to discuss a policy not yet made public, said the White House expects Canadians who received the Oxford-AstraZeneca vaccine, which was never approved for use in the U.S., will be eligible to enter the country.

The Centers for Disease Control and Prevention is currently working on the operational details, such as what will constitute acceptable proof of vaccination and which "very limited" exceptions might be allowed, the official said.

Vaccines approved by both the U.S. Food and Drug Administration and the World Health Organization are considered acceptable for international air travellers, and "we anticipate the same will be true at the land border," the official added.

Still to be answered, however, was the burning question of whether those roughly four million Canadians who received doses of two different vaccines would be considered fully vaccinated – an issue the Centers for Disease Control is still actively investigating.

“The prospect of millions of Canadian travellers being indefinitely denied access to the United States is deeply concerning,” Higgins wrote to CDC director Dr. Rochelle Walensky in a letter released Friday.

“Our livelihoods and way of life depend on the free flow of goods, services and people across the border – often multiple times per day.”

The U.S. Travel Association has estimated the Mexican and Canadian border closures have been costing American businesses \$1.5 billion in travel exports – domestic spending by foreign visitors – every month.

Political pressure is also mounting on the federal government in Ottawa to provide some answers.

“The need for your government to provide clarity is more pressing than ever,” Conservative health critic Michelle Rempel Garner said Friday in a letter of her own to Health Minister Patty Hajdu.

“I’m writing today to request that you ensure that Canadians with mixed vaccination status will be recognized in the United States before the November 8 re-opening.”

As for the test requirement, public health officials in Canada made it clear Friday it’s not going away any time soon.

“We’re in a situation in Canada where our health systems are still very fragile,” said Dr. Theresa Tam, Canada’s chief public health officer.

“We need to still be very vigilant and careful at this point, but we will have ongoing discussions with the CDC and the United States to see what is reasonable in the trajectory going forward.”

The White House has never explained publicly why it waited three months after Canada began relaxing its restrictions. Speculation focused on a desire to open both land borders at the same time, something a burgeoning immigration crisis at the U.S.-Mexico border made politically difficult.

“Canada shouldn’t have had to wait for Mexico,” said Maryscott Greenwood, CEO of the D.C.-based Canadian American Business Council.

“The science, the politics, the policy, the reality – none of that would lead you to say, ‘Let’s do these things in tandem.’ What would be better to do in tandem is Canada and the U.S. work in tandem across our common border, and Mexico and the U.S. work in tandem across that border. That makes some sense.”

Higgins agreed, noting that the U.S. is letting vaccinated travellers in Mexico enter the country even though only 38.5 per cent of that country’s population is fully vaccinated.

"This whole argument that, 'We have to wait until we achieve a higher rate of vaccination,' is thrown out the window," he said.

"The U.S. federal government proved my point on that – they're saying, 'Hey, look, we'd like to have more Mexicans as a percentage of the adult population vaccinated, but if they're vaccinated, they're safe.'"

Deputy Prime Minister Chrystia Freeland demurred Thursday when asked whether in the future, Canada would press its case for the U.S. to use separate and distinct policy approaches to its northern and southern borders.

"I think that we need to be respectful of every other country's sovereign decisions around its borders, and of every other country's sovereign right to manage its borders as it sees fit," Freeland said.

"Having said that, I think it's also worth pointing out that Canada has a very effective, very close partnership with the United States, as we should."

Since the dawn of the NAFTA age 25 years ago, the U.S. has tended to see its two frontiers through an economic lens – and in that context, they are more similar than most Canadians realize, said Bill Anderson, director of the Cross-Border Institute at the University of Windsor.

"People have the idea that in Mexico, what you've got is a whole bunch of people trying to get across the border illegally, and maybe you have some imports and exports of tomatoes and tequila. That's not it," Anderson said.

"It's very similar (to Canada) in terms of the ports of entry. A lot of business people are crossing on a regular basis too, and of course, there's a lot of crossing for tourism, there's a lot of family crossings – the volume of people crossing legally is huge there as well."

PCR Testing Requirement To Remain As Land Border Opens: Blair

By Christian Paas, CBC News, October 17, 2021

[PCR testing requirement to remain as land border opens: Blair \(msn.com\)](https://www.msn.com/en-ca/news/health/PCR-testing-requirement-to-remain-as-land-border-opens-blair)

Canadians will still need to take an expensive PCR test in order to return to Canada from the United States after the land border re-opens to fully vaccinated travellers in November.

In an interview on Rosemary Barton Live on Sunday, October 17, Public Safety Minister Bill Blair said a negative PCR test has "proven to be one of the more effective requirements" for travellers and that maintaining the requirement was a recommendation of the Public Health Agency of Canada.

"Again, we're continuing to evaluate it, and we'll look at the experience in other jurisdictions. But right now, it's been a very effective protection for Canadians," Blair told CBC chief political correspondent Rosemary Barton. He noted that some provinces are "very concerned" that people entering Canada are doing so safely due to the COVID-19 pandemic.

The PCR testing requirement has become a significant point of concern since the U.S. announced it would be re-opening its land border to fully vaccinated travellers on November 8.

Currently, Canadians can fly to the U.S. so long as they have a negative COVID-19 test within 72 hours — including a much cheaper and more easily accessed antigen test.

But to return to Canada, Canadians are required to provide a negative PCR test within 72 hours of departure. Some PCR tests can cost more than \$139 US.

Still, Blair said he expected "some pretty significant" increases in the number of travellers once the new rules go into effect.

Calls To End PCR Requirement

Groups and individuals on both sides of the border have called for testing rules to be simplified or dropped in order to ease travel for vaccinated people.

"Testing is redundant," New York Representative Brian Higgins said on Wednesday, October 13.

The requirement could be particularly burdensome for day trips south of the border, which typically make up almost half of all travel to the U.S., according to Statistics Canada data. Blair said this week that the government would accept tests completed in Canada for re-entry, so long as they fell within the 72-hour window.

U.S. officials in border states, such as Higgins, have been insistent about the need to re-open the land border and encourage travel.

In a separate interview on Rosemary Barton Live, North Dakota Congressman Kelly Armstrong said he hoped the border re-opening would rejuvenate communities dependent on cross-border travel.

"I'm hoping it's seamless, and anything is better than nothing," he said.

Canada re-opened its land border to fully vaccinated Americans in August, but the U.S. has not followed suit until the announcement this month.

"Frustrating is an understatement" when it comes to describing that delay, Armstrong said, which had significant consequences.

"We have, I mean, 650,000-plus visits a year. In my old hometown, Grand Forks, North Dakota, about 25 per cent of our sales come from Canadian residents," he said.

Armstrong echoed the idea that fully vaccinated Canadians should have testing requirements eased to enable smooth travel.

"Lifting the restrictions doesn't work if it turns into a 37-minute stop every time," he said.

"I think we're trying to make the perfect the enemy of the good, and it just doesn't work for our economies," he added, suggesting being fully vaccinated and a negative rapid test should be sufficient.

Border Communities Waiting

Border communities have been hard hit by the end of most cross-border traffic during the pandemic. In Point Roberts, the small slice of American territory on a peninsula south of metro Vancouver, grocery store owner Ali Hayton said 75 per cent of her regular business came from Canada.

She said she's "elated" about the border re-opening, but she still has some concerns.

"We're still dealing with the issue of Canadians needing that negative test once they go back home. That's going to affect a lot of our day travelers, but ... I'll take anything I can get at this point. So I'm really, really happy they made this decision," she said.

Hayton said she had only survived thanks to help from the state and county governments and through adapting her store.

Removing the test would help to get things back to normal, she said.

"Ninety per cent of Point Roberts residents are vaccinated. Canada, British Columbia, especially those people, their vaccination numbers are high. So I think adding that \$200 test, every time somebody wants to come down and buy gas or pick up a package or grab a gallon of milk is really prohibitive to a lot of people."

Border Warning For Canadian Sports Fans Planning To Watch Games In U.S.

By St. John Alexander, CTV News Vancouver, October 17, 2021

<https://bc.ctvnews.ca/border-warning-for-canadian-sports-fans-planning-to-watch-games-in-u-s-1.5626345>

Canadian sports fans hoping to catch a Seattle Seahawks or Seattle Kraken game are being advised to plan their trips across the border carefully, or they could face a nasty surprise on their return to Canada.

The U.S. will re-open its land border crossings to fully vaccinated Canadians on November 8.

American border agents do not require proof of a negative COVID-19 test, but the story is entirely different returning to Canada, where a negative test is required.

That test can't be a rapid antigen test, and it can't be more than 72 hours old.

"I've been told they literally look down to the minute, and if anyone is more than 72 hours, that's it," said U.S. immigration lawyer Len Saunders.

That's why Seahawks season ticket holder Aneesh Kumar admitted he may not go to any games this season, because it's too risky and expensive.

For shorter trips, Canadians are allowed to get a test at home before crossing the border, but need to plan carefully. They need to leave themselves enough time to make it to their U.S. destination and back before the 72-hour test limit expires.

Testing for travel in B.C. is expensive, ranging from just under \$200 to nearly \$400 at some clinics.

"At the end of the day, \$200 is not something I'm really interested in spending for testing," said Kumar, who is fully vaccinated.

In fact, Kumar said he may give his tickets away.

Travellers who don't make it to the border on time are required to take another test in the United States.

"I've heard of clients who are racing up the I-5 to the Canadian border worried about traffic," said Saunders.

Already, many clinics near the border say they are fully booked some days, and test results are sometimes taking up to 48 hours due to the increased volume.

B.C. Premier Says COVID-19 Travel Rules Lead To Worries About Safety

By The Canadian Press, October 21, 2021

[B.C. premier says COVID-19 travel rules lead to worries about safety \(msn.com\)](https://www.msn.com/en-ca/news/story/bc-premier-says-covid-19-travel-rules-lead-to-worries-about-safety)

British Columbia's Premier says the federal government's COVID-19 testing rules on travelling to and from the United States make little sense to him.

John Horgan says he finds Ottawa's testing requirement counter to the whole point of staying safe, saying he could get a test in Vancouver, travel to the United States and come back within 72 hours using the same test.

He also expressed concern about people taking advantage of the system, wondering whether people might fake symptoms to get a free test in order to use the results to travel.

Horgan says his concerns about the testing were partly behind his decision not to accept an invitation to visit from Washington state Governor Jay Inslee.

The provincial government announced on Thursday, October 21 that it was extending several COVID-19-related orders meant to limit the spread of infection as the fourth wave sweeps over the province.

The COVID-19 Related Measures Act was to be repealed on December 31, but the government says in a statement that changes will be introduced to the Bill in the legislature.

The Act allows key legal documents to be witnessed remotely and lets the courts say which proceedings can be conducted remotely.

It also supports orders of the provincial health officer to impose conditions on the number of long-term care facilities where staff are allowed to work in an effort to stop the transmission of COVID-19.

The law gives civil liability protection to people or companies providing essential services by operating a business that benefits the community, so long as they follow public health orders.

The government says it's issuing the notice of the changes to allow for those organizations or businesses that use the legislation to plan beyond the original deadline.

U.S. Will Allow Canadians Who Had Mixed Doses Of COVID-19 Vaccines When Border Crossings Resume November 8

By Edward Keenan and Tonda MacCharles, Toronto Star, October 15, 2021

<https://www.waterloochronicle.ca/news-story/10498094-u-s-will-allow-canadians-who-had-mixed-doses-of-covid-19-vaccines-when-border-crossings-resume-nov-8/>

There is good border news for Canadians who want to visit the United States but who received mixed doses of COVID-19 vaccines.

The White House confirmed Friday morning that land border crossings for vaccinated non-essential travellers will resume on Nov. 8. And later in the day, the Centers for Disease Control confirmed that it will consider those who have received doses of two different vaccines to be fully vaccinated for purposes of entering the country.

“While CDC has not recommended mixing types of vaccines in a primary series, we recognize that this is increasingly common in other countries so should be accepted for their interpretation of vaccine records” the agency said in a statement issued Friday evening.

It added that the change of approach to mixed vaccines for travellers should not guide clinical practice in the U.S.

Earlier in the day, Public Safety Minister Bill Blair said in an interview that he was optimistic that news was coming, after his government’s long discussions with the U.S. “We’ve been working with CDC to make sure they have the information on Canada’s mixed dose regime. And so when that advice goes to the White House, then the White House will make a determination based on that advice.

“But we’re pretty confident.”

Blair also said the Canadian government is “considering” at what point it might be able to eliminate its requirement of a negative result from a PCR test for fully vaccinated travellers returning to Canada.

For now, that requirement remains in place because it continues to be the advice of the Public Health Agency of Canada, and Blair said it’s believed to have been “pretty effective” at limiting the importation of COVID-19.

But Blair also acknowledged that four months of random testing at the border has shown only 0.19 per cent of fully vaccinated travellers entering Canada had COVID-19 — a number he called “very low.”

Blair, whose portfolio includes the Canada Border Services Agency, said he has received a lot of pressure from American congressmen and businesses on both sides of the border, including Canadians who are keen to start day-tripping in the U.S., and who want the PCR test requirement dropped at the land border.

“A lot of people want to get back to that activity, but we don’t have two regimes for people who want day-trip shopping and for Canadians who, for example, have been vacationing for some period of time in the United States and are coming back,” he said.

“So for the time being, we have that requirement in place and it’ll remain in place.”

Blair made clear the government also believes part of the reason Canada has seen such a “low incidence of positive tests” in the random testing is that the negative PCR test requirement was there in the first place.

American officials have previously indicated that they intended to accept vaccinations approved by the World Health Organization as valid, even if the vaccines in question — including the AstraZeneca vaccine, which has been used in Canada — were not approved for use in the U.S.

Nearly four million Canadians — including Prime Minister Justin Trudeau — received mixed doses, and their ability to visit the U.S. would have been blocked if American officials had refused to recognize them.

Travel Industry, Health Experts Applaud U.S. Decision To Allow Travellers With Mixed Doses

By Tom Yun, CTV News, October 16, 2021

<https://www.ctvnews.ca/health/coronavirus/travel-industry-health-experts-applaud-u-s-decision-to-allow-travellers-with-mixed-doses-1.5626005>

The organization representing Canada's tourism industry is applauding the U.S. government's decision to welcome Canadian travellers with mixed vaccine doses once the border opens in November.

On Friday, October 15, the U.S. Centers for Disease Control and Prevention confirmed that travellers with "any combination" of two doses of vaccines approved by the World Health Organization or the U.S. Food and Drug Administration "are considered fully vaccinated."

Beth Potter, who is president and CEO of the Tourism Industry Association of Canada, says the announcement is "really good news."

"What it does is it provides a little bit more clarity, and this is something that we've talked about a lot. We know now that if you've got those mixed doses, as of November you're going to be able to enter the United States," she told CTV News Channel on Saturday, October 16.

Infectious disease expert Isaac Bogoch of the University Health Network in Toronto says allowing mixed dosed travellers is "a smart and data driven approach."

"This will be a huge relief to many Canadians who did the right thing and got vaccinated and even took those mixed and matched vaccine approaches. It's safe, it's effective, and now there's a recognition of this," Bogoch said in an interview with CTV News Channel on Saturday, October 16.

"I'm really happy to hear this. It's about time."

This announcement came after the White House confirmed that the U.S. land borders with Canada and Mexico would be open to fully vaccinated tourists on Monday, November 8.

On the American side, the U.S. Travel Association also applauded the Biden Administration's plans to re-open the border.

"Re-opening to international visitors will provide a jolt to the economy and accelerate the return of travel-related jobs that were lost due to travel restrictions," said Association president and CEO Roger Dow in a statement on Friday, October 15.

"We applaud the administration for recognizing the value of international travel to our economy and our country, and for working to safely re-open our borders and reconnect America to the world."

But while the U.S. won't require Canadians to show proof of vaccination to cross, returning to Canada requires a negative PCR test conducted at most 72 hours before crossing the border.

PCR tests can cost upwards of \$200. The Canadian government does not accept rapid antigen tests, which can be had for only \$40.

Brian Higgins, a New York congressman whose district includes the border cities of Buffalo and Niagara Falls, wants to see Canada drop the COVID-19 PCR test requirement.

"I think that the U.S. decision to allow Canadians coming into the United States without a test again underscores the potency of the vaccine," Higgins told The Canadian Press on Friday, October 15. "I would like to see that reciprocated by our Canadian neighbours."

However, Public Safety Minister Bill Blair said that Canada will continue to require PCR tests so long as the Public Health Agency of Canada advocates for it.

"We've seen throughout the pandemic that advice has evolved as new evidence and new data is available. We'll continue to follow the advice from the Public Health Agency of Canada," he said in an interview with CTV's Question Period on Saturday, October 16.

Back To The USA: Quebecers And What The Border Re-Opening Means To Them

By Annabelle Olivier, Global News, October 15, 2021

<https://globalnews.ca/news/8269306/back-to-the-usa-quebecers-border-re-opening/>

Many Canadians have reason to celebrate after a long 19 months of pandemic-induced land border closures.

Chris Keays and his family are no exception.

"I'm very, very pleased that they're re-opening the border," he said, of the Biden administration's decision to allow fully vaccinated Canadians into the United States.

The Montreal-area resident has deep connections to Vermont, forged over decades spent at the family cottage in the Green Mountains.

"We would pretty much be down there every single weekend, and holidays, so we spent a lot of time, Keays said. "As you can imagine, we have a lot of close connections with the community there ... so it's going to be a real relief to be able to get back there soon."

Their neighbours to the south are equally ecstatic.

"I don't think I could have woken up happier that morning to hear that there is movement," said Kristy Kennedy, vice-president of marketing and tourism for the North Country Chamber of Commerce.

"I think it was just jubilee. I was just so excited to hear the news."

The loss of Canadian travellers has had a huge impact in the area, according to Kennedy, with visitor spending down 24 per cent in 2020 compared to the previous year.

"We were able to garnish some travellers in 2020 from within our state. So New York City coming up to the Adirondacks and things like that," she said. "But to still be down 24 per cent, I think again is a really good indicator of what we were missing."

Kennedy also hopes to see a jump in traffic at Plattsburgh International Airport.

The airport acts as a major departure point for many Canadians, especially from Quebec and some from Ontario, who drive across the border to fly within the continental U.S.

“When everything is going really smoothly, we see about 82 per cent of our passengers from Quebec and even into Ontario as well, Kennedy said.

“So to lose 82 per cent of your travellers was definitely a big deal.”

She says the November re-opening comes just in time for Canadian snowbirds looking to return to their winter travel destinations.

“We have a lot of Quebec travellers who have second homes down south, especially in Florida,” Kennedy said. “We have a low-cost carrier that goes that direction. It’s perfect timing for them to be able to book those flights.”

And while many are thrilled at the news, for others like Robin Smith, not much will change.

Smith lives in the Canadian border town of Stanstead, Quebec. From her window, she can see straight into Derby Line, Vermont. but she can’t afford to make the trip.

She says it’s a predicament many living in border towns are facing because of Canadian rules for re-entry.

“I do not understand the requirement for a COVID-19 test to come back and forth into Canada,” she said, adding the cost of a PCR COVID-19 test — at \$250 — is prohibitive, especially for people used to making day trips to visit with neighbours, relatives, and friends across the border.

As far as she’s concerned, until Canada removes the requirement, the border remains effectively closed for border dwellers such as herself.

Meanwhile, Keays said he’s looking forward to a weekend getaway stateside with his wife to celebrate their wedding anniversary.

What he’s less eager to do, is telling his two children— aged 12 and five — that they won’t be coming along.

“That’s going to be a tough one to explain,” Keays said.

Both his kids are unvaccinated, making travelling more complicated.

And while they would be exempt from having to quarantine upon returning home, under current Canadian travel rules, they wouldn’t be allowed to attend school for 14 days.

And like Smith, Keays expressed concern over COVID-19 testing requirements, not only in terms of costs but also logistics.

"You know, it just wouldn't be worth it to go down if there were too many implications there with regards to testing," he said.

For now, Keays said he doesn't foresee any family trips back to the cottage for another few months.

"Hopefully, everything will be back to normal by spring," he said.

New Brunswick Bus Tour Operator Delays U.S. Travel Even With Border Opening In November

By Shelley Steeves, Global News, October 15, 2021

<https://globalnews.ca/news/8269537/new-brunswick-bus-tour-us-trips-delayed/>

People working in the travel industry in New Brunswick say many travellers are still apprehensive about making trips to the United States even though land borders are opening to Canadians next month.

Linda and Doug Burgess, of Riverview, New Brunswick, own Burgess Tours, a bus tour company that they have been running together for the past 20 years. The couple is planning a bus trip to Myrtle Beach — but it won't be until next spring, Linda Burgess said.

There is still some hesitancy, Burgess said. "The United States is not at the level that Canada is with vaccination rates, so that is kind of scary for us right now."

The White House announced on Friday, October 15 that Canadians will be able to travel by land across the U.S. border for leisure trips, effective November 8.

But Burgess said that many of her clients, who are primarily seniors, are still too apprehensive to travel south of the border.

"We only have a certain number of those people who are willing to travel right now, so that cuts your numbers way back," she said. That means not enough clients are interested to make trips to the U.S. profitable right now.

Some clients are even backing out of their inter-Maritime trips due to a rise in cases here at home, said Doug Burgess.

"Once the cases started getting higher, people were getting scared and would cancel," he said.

The Burgesses run their tour company to supplement their retirement and have lost 100 per cent of their business revenue in the last year. They said losing out on funds has been a struggle, but it is the people with whom they travel that they miss the most.

"Some of these seniors, it is the only time that they get away," Linda Burgess said. "They don't have cars. They don't have people to take them places."

"I would love to get back to work. I miss the people," Doug Burgess added.

The Tourism Industry Association of New Brunswick said that tourism was a \$1.6-billion industry in New Brunswick in 2019, but most operators saw revenues cut by 50 per cent to 100 per cent in the last 19 months, said Carol Alderdice, the Association's president.

"Our tour operators are not really planning anything for 2021. They are looking for 2022," Alderdice said.

"Some of the bus tours and the tours that our operators work on are things like going to New York in October, and that's just not going to happen this year."

Ottawa Eyes Charging Airport Security With Vaccine Verification For Travellers

By Christopher Reynolds, The Canadian Press, October 15, 2021

<https://www.ctvnews.ca/health/coronavirus/ottawa-eyes-charging-airport-security-with-vaccine-verification-for-travellers-1.5624182>

Airport security agents may soon be screening more than your luggage.

The federal government is mulling handing responsibility for verifying passengers' vaccination status to airport officers, rather than airlines -- which hope to skip the headache.

Canadian carriers received three consultation papers from Transport Canada this week asking for feedback on putting an agency in charge of the proof-of-vaccine validation process, according to three sources who spoke on condition of anonymity because they were not authorized to discuss the matter publicly.

The Canadian Air Transport Security Authority, the Crown corporation known as CATSA that oversees passenger and baggage screening at airports, would take on the additional role in barely two weeks if the plan goes ahead following industry feedback.

Prime Minister Justin Trudeau said last week that as of October 30, all air, train, and boat travellers aged 12 or older must be fully vaccinated, and have the documentation to prove it.

But a veil of uncertainty lingers over how that requirement will unfold, with carriers demanding answers on the patchwork of provincial systems and who will handle verification once a nationwide proof-of-vaccination platform and QR code come into effect, the timing for which is also unknown.

Airlines have been lobbying for CATSA to take the reins on vaccine checks at airports in what would amount to a shift from the current health protocol where carriers are responsible for checking passengers' COVID-19 test results.

"Ultimately, verifying the legitimacy of people's vaccination records should reside with government," Andy Gibbons, head of government relations and regulatory affairs at WestJet Airlines, said in an interview.

"I can see the Calgary airport from here. You have four entry points for CATSA, and you have 90-some-odd gates across however many airlines," added WestJet spokesman Richard Bartrem.

"It is a much more efficient process and gets it into the hands of government agencies versus us as the airline to be verifying that."

The government continues to sort out how to knit together 13 different provincial and territorial documentation regimes into a single passport-like certificate, complete with a QR code that can be screened across the country.

The "technical administration" of a domestic vaccination document available in digital formats remains a work in progress, Deputy Prime Minister Chrystia Freeland said on Thursday, October 14.

"We are working very closely with the provinces and territories to implement that requirement, but the requirement is clear, and people need to plan their lives accordingly," she told reporters while in Washington.

Transport Canada is co-ordinating with government partners and stakeholders to "develop the operational model for validating proof of vaccination for travellers," spokeswoman Sau Sau Liu said in an email.

At Flair Airlines, chief executive Stephen Jones' development team is working on how to upload proof of vaccination as part of the booking and check-in process, in case CATSA does not assume sole responsibility -- or only does so until the digital vaccine passport enters the picture. "But that is yet to be completed," he said of the upload plans.

"This is a federal mandate and that's a federally run process, and so it would make sense to have it at that (security) point. Because failing that, you can have people wandering around on the secure side of the airport without having had their vaccination status checked," Jones said in an interview.

"Health is run provincially, so I recognize that there are complexities to it."

Complications to both the eventual digital, single-source proof of vaccination and the more scattershot process of validating vaccine documents from various jurisdictions that will kick off on October 30 include factors such as records for shots received in the U.S. as well as differences in provincially-approved vaccines.

Nova Scotia and Alberta, for example, recognize any vaccine authorized by the World Health Organization, such as Sinovac, while other provinces and Health Canada have a shorter list.

Discrepancies exist between countries as well.

"It would be very important for Canada to agree on the kind of proof that can be used for vaccination or for tests with as many countries as possible," said Transat vice-president Christophe Hennebelle, stressing the government's role in vaccine checks.

"The more help we can get in planning and implementing that, the better for us."

The sector is also hoping to see the government allow more airports to accept international flights. Ten currently enjoy that status, expanded from four when Ottawa first introduced the restriction in February as part of a move to discourage non-essential trips, slow the spread of COVID-19 variants, and concentrate the location of quarantine hotels.

Airports in cities such as Victoria, B.C., Kelowna, B.C., and Hamilton, Ontario that would typically book flights bound for the U.S. and Caribbean destinations as winter approaches now face a "big competitive concern," which also affects airlines, said Canadian Airports Council president Daniel-Robert Gooch.

"Many of these airports have flights that are scheduled, and those flights are at risk of being cancelled," he said, adding that some carriers have already begun to scrap flights.

Transport Canada said it will consider authorizing more airports based on demand, operational capacity and Canada's "epidemiological situation."

Canadian Government Braces For Surge In Passport Renewals Ahead Of U.S. Border Re-Opening

Expected Demand Comes As U.S. Plans To Welcome Fully Vaccinated Travellers As Of November 8

By Laura Osman, Canadian Press, October 16, 2021

<https://www.cbc.ca/news/canada/toronto/federal-government-passport-service-demand-rise-1.6213868>

Pierce Schoel thought he might be able to avoid a long wait at the passport office in Kitchener, Ontario by going in the middle of the day.

He was surprised to discover line-ups out the door. The security guard told people they'd likely be waiting two, even three hours. But with a long-awaited trip to Mexico on the horizon — his first overseas trip since the pandemic began — he stuck it out.

"I've been waiting to travel for quite a long time," Schoel said after applying for his passport on Friday, October 15. "I'm ready to get back out there and start traveling."

He's not the only one. Schoel and his fellow travellers in line may be part of the deluge of passport applications Canadian officials are braced for.

The Canadian government still recommends against non-essential travel outside of the country because of the risk of contracting COVID-19 abroad and bringing it home.

But with the U.S. border set to re-open to vaccinated travellers on November 8, the federal government is preparing for a rise in demand for passport services.

"As travel restrictions are lifted, Service Canada is preparing for an increase in demand for passport services," reads a statement from Employment and Social Development Canada.

The department's website said people can expect to get their passports in about 20 days after they apply at Service Canada, but some people report waits of just over a month.

Urgent passport services have been available throughout the pandemic, but with borders closed and public health measures in place most people had little use for them.

Traveller Confidence To Rise Alongside Vaccination Rates, Research Firm Says

Service Canada issued more than 2.3 million passports the year before the pandemic began, but handed out only 363,225 the year after that.

Already demand is climbing, with 467,541 passports issued this year as of September 30.

The government is closely monitoring the increased demand, according to Mikaela Harrison, the press secretary of Minister of Families, Children and Social Development Ahmed Hussen.

The government has protocols in place to continue to provide passport services to Canadians within service standards, she said in a statement.

"I think I gave myself enough time but I am happy that my parents told me to check when my passport expired, because I honestly didn't even think about it until they said so," said Schoel.

As vaccination rates rise across the globe, so will traveller confidence, according to Tourism Economics, a global research firm.

"We expect a more significant easing of restrictions to follow and traveller confidence to expand, with international arrivals set to regain pre-crisis levels by 2024," said the firm's June 2021 Global Travel Service report.

The firm expects international travel to remain at about 59 per cent below pre-crisis levels, but said there remains significant pent-up demand.

Meanwhile, the government is reporting higher than average call volumes related to passport applications, and has urged people not to visit Service Canada unless absolutely necessary.

The government has also extended the eligibility period for renewals, so passports that expired on or after February 1, 2019 can be renewed.

That way, Canadians can wait to renew their passports until they actually have plans to leave the country.

The UK Is Making It Easier — And Cheaper — For Vaccinated Tourists To Visit

By Alison Fox, Travel Leisure, October 15, 2021

[The UK Is Making It Easier — and Cheaper — for Vaccinated Tourists to Visit \(msn.com\)](#)

The United Kingdom is eliminating the requirement to get a COVID-19 PCR test for most vaccinated travelers later this month, a British official confirmed on Thursday, October 14.

Starting October 24, fully vaccinated travelers will be able to opt instead for the cheaper and faster lateral flow test, Secretary of State for Transport Grant Shapps tweeted, adding it would "make traveling easier and simpler for everyone."

The new rule will apply to any vaccinated traveler coming from countries that are not on the UK's red list, according to the government. This also applies to eligible travelers under 18.

Earlier this month, the UK eliminated the need for vaccinated travelers from most destinations to get tested before departure, including from the United States. Travelers, however, must book a test to take on or before the second day of their trip.

"Taking away expensive mandatory PCR testing will boost the travel industry and is a major step forward in normalizing international travel and encouraging people to book holidays with confidence," Shapps said in a statement.

Travelers will have to book a lateral flow test with an approved private provider on the government's website, which they can do starting on October 22. The government said travelers will have to take a photo of their lateral flow test and booking reference.

Travelers may also be able to book a test to take upon arrival at testing centers in some airports.

"We want to make going abroad easier and cheaper, whether you're traveling for work or visiting friends and family," Health and Social Care Secretary Sajid Javid said in the statement. "This change to testing is only possible thanks to the incredible progress of our vaccination programme, which means we can safely open up travel as we learn to live with the virus."

The decision to simplify travel to the UK comes as the U.S. prepares to open its border to vaccinated international travelers on November 8, according to Reuters.

Restricting Travel Over Vaccine Type Could Be Discrimination, PAHO Warns

By Daina Beth Solomon, Reuters, October 20, 2021

<https://www.ctvnews.ca/health/coronavirus/restricting-travel-over-vaccine-type-could-be-discrimination-paho-warns-1.5631286>

Countries should grant entry to vaccinated travellers regardless of which shot they received to prevent discrimination and facilitate business, a top official of the Pan American Health Organization (PAHO) said on Wednesday, October 20

With vaccination rates on the rise, countries are facing fresh questions about how to contain the spread of COVID-19 while easing pandemic travel restrictions.

The United States last week said it would re-open the land border with Mexico - the busiest in the world - but only allow people who have been inoculated with vaccines authorized by the World Health Organization (WHO), leaving out two shots heavily used in Mexico - Russia's Sputnik V and one from China's Cansino Biologics.

"It is very important that countries can reach bilateral, multilateral agreements, so that all the vaccines that are being used can be accepted," PAHO Assistant Director Jarbas Barbosa told a news conference.

"It can facilitate tourism, it can facilitate business, it is in the interest of society," Barbosa said.

Turning away people based on their vaccine could unfairly impact certain travelers, he said, adding, "this could undoubtedly create a kind of discrimination."

Millions of Mexicans have been vaccinated with Sputnik V and Cansino shots. Mexico President Andres Manuel Lopez Obrador said he will urge the WHO to speed up approvals.

Forty-one percent of people across Latin America and the Caribbean have now been fully vaccinated against COVID-19, although not evenly across the region, PAHO Director Carissa Etienne said.

The COVAX vaccine sharing program is scheduled to provide another 4.6 million shots to the region by the end of the week.

Etienne urged people to get vaccinated against both COVID-19 and influenza, noting that some people could have lower defenses against the flu from staying at home and social distancing.

Canadians Paying Higher Airfares As Air Travel Recovers From Pandemic, Carriers Use Smaller Planes

By Eric Atkins, The Globe and Mail, October 18, 2021

Canadians returning to air travel are facing more than vaccine checks and longer waits to board – they are paying more for their seats. The average price for a domestic round-trip plane ticket in July, 2021, rose by 21 per cent compared with the same month in 2019, long before the COVID-19 pandemic halted most air travel and sent the industry into a deep financial crisis. The typical return ticket within Canada rose by almost \$100 over two years to \$532 before taxes, according to data provided by British-based aviation consultancy Cirium. A return ticket on the Toronto-New York route rose by a similar amount in the period, while Calgary-Vancouver seats cost 16 per cent more, according to Cirium, which analyzes all classes of fares from domestic and foreign commercial airlines from several sources. The prices are increasing as vaccinated Canadians enjoy a wider array of destinations and routes a year and a half after the pandemic grounded almost all air travel. Airlines that posted deep losses while shut down are restarting amid soaring fuel prices, and are saddled with higher per-seat costs associated with the smaller aircraft they have deployed. Air Canada, for instance, used to fly to New York from Toronto with Airbus A320s, which seat about 150. In July, the airline flew the route with Embraer E175s, which seat about 80 people but require the same number of pilots and bear similar landing fees and other expenses. Cirium's July pricing data, the most recent available, covers the period in which Air Canada, WestJet Airlines Ltd. and Flair Airlines were flying a small number of flights. Porter Airlines was grounded until early September and Air Transat restarted in late July. The land border with the United States was closed, making air travel the only option for those who wanted to go south. Cameron Doerksen, a stock analyst at National Bank Financial, said airfares have come down in recent days as competition intensifies because of the resumption and expansion of airlines, particularly on short routes in Western Canada and transcontinental flights. He cited two possible explanations: the weak fall travel period and the expansion of discount carrier Flair. Longer term, fleet expansions announced by Porter Airlines, Flair and Canada Jetlines will boost the number of available seats by 20,000, or about 21 per cent. "The proposed capacity expansions would be a dramatic increase in competitive capacity that has the potential to lead to a prolonged period of lower air fares for all industry players."

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-canadians-paying-higher-airfares-as-air-travel-recovers-from-pandemic/?utm_medium=email&utm_source=Morning%20Update&utm_content=2021-10-18_6&utm_term=Morning%20Update:%20Under%20Liberals,%20Parliament%20continues%20shift%20toward%20fewer%20sitting%20days%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Air Canada, Westjet Facing New Competition, Thanks To COVID-19

By Alicja Siekierska, Yahoo Finance Canada, October 18, 2021

[Air Canada, WestJet facing new competition, thanks to COVID-19 \(msn.com\)](#)

The COVID-19 pandemic has created an opportunity for smaller airlines to make gains in the Canadian market, but they face a steep challenge against Air Canada and WestJet, according to financial analysts.

National Bank's Cameron Doerksen and associate Alex Hutton wrote in a note to clients last week that while the airline industry has been disrupted by the pandemic, it has also "created an opportunity for smaller airlines to aggressively expand and for new players to enter the market."

"Even though travel demand remains depressed, conditions are arguably favourable for new competitors to make their mark," the analysts wrote, pointing to several contributing factors including aircraft availability and low lease rates, a larger pool of qualified pilots, and airports that are looking to attract new airlines in order to make up for lost revenue.

"Perhaps most importantly, the pandemic has significantly impacted Canada's large incumbent carriers Air Canada (AC.TO), WestJet, Transat (TRZ.TO) and Sunwing, all of which have taken on more debt to survive the crisis. Furthermore, all these carriers have significantly reduced their networks and trimmed capacity, which could provide an opening for other smaller airlines to fill the void."

The Canadian airline market is currently dominated by Air Canada and WestJet, which control about 80 per cent of total domestic seat capacity. But, as Doerksen and Hutton noted, there is potential for a "land grab" in market share by airlines such as Flair Airlines and Porter Airlines.

Flair has positioned itself as an Ultra Low-Cost Carrier (ULCC), a no-frills airline that keeps base fares low while charging for extras including seat selection and carry-on baggage. The Edmonton-based company has aggressively expanded within Canada in recent years, increasing the size of its fleet, and adding more routes including to new sun destinations.

"We believe Flair is already having an impact on pricing on routes where it competes directly with Air Canada and WestJet," the analysts wrote.

"Even when considering Flair's unbundled fare structure (carry-on bags can be an extra fee ranging from \$19 to \$39 for instance), its all-in fare generally comes in lower than the other two airlines."

Porter Airlines is also expanding operations, announcing in July that it will purchase 30 Embraer E195-E2 aircraft with the option to purchase an additional 50 jets, an order valued at up to US\$5.82 billion. Porter's expansion includes service out of Ottawa, Montreal, Halifax, and Toronto's Pearson International Airport, the first time the airline will fly out of Toronto's biggest airport.

But whether those airlines – and other entrants such as Canada Jetlines, Enerjet and OWG – will be able to challenge Canada's incumbent carriers over the long term remains to be seen. While the analysts say the current environment is reminiscent of the early 2000's market when WestJet rapidly expanded and other entrants were in the market, they note that the Canadian aviation market today "will be much more challenging to penetrate."

"As evidenced by the long list of failed airlines in Canada over the past (approximately) 20 years, history would suggest that new airlines face long odds of success," the analysts wrote.

"Given that developing new routes can take many months to turn profitable and attempting to take market share from larger incumbent airlines can be costly, any successful new airline in Canada will need to be well-capitalized."

Global travel recovery has stalled in recent months, according to the latest statistics from the International Air Transport Association (IATA), an industry group which represents 290 airlines around the world including Air Canada and WestJet. IATA says total global demand for air travel in August, as measured in revenue passenger kilometres, was down 56 per cent compared to August 2019, led by a slowdown in domestic travel around the world. International demand also slowed, falling 69 per cent compared to August 2019 levels.

Flair Sold Seats For Florida Flights It Couldn't Guarantee

By Jeff Outhit, Waterloo Region Record, October 20, 2021

<https://www.therecord.com/news/waterloo-region/2021/10/20/flair-sold-seats-for-florida-flights-it-couldnt-guarantee.html>

Flair Airlines sold return seats to Florida despite knowing it can't fly those passengers back to the Region of Waterloo Airport.

That surprises passenger Ken Cameron, who had to scramble when Flair cancelled his flight.

"For you to tell me that they were selling tickets to the public when they didn't have whatever federal regulations to be able to do it, that's kind of weird," Cameron said.

Cameron was pleased to spend \$580 on a return ticket to Florida for a golf vacation later this month.

"We all live in Kitchener, and we just thought, wow, we couldn't believe our luck that we could actually either be dropped off at the airport or leave a car there," he said.

Soon after he bought the ticket, Flair cancelled it over restrictions the discount airline knew about when it sold the seat.

Passengers arriving in Ontario from another country can only land at three airports in Toronto and Ottawa by order of the federal government. The temporary restriction is in place until further notice to prevent the spread of COVID-19.

“Our expectation was that the (restriction) was going to be lifted,” said Eric Tanner, the airline’s director of network planning and scheduling.

When that didn’t happen, the airline cancelled Florida flights it sold for October and November, aiming to give passengers enough time to make alternate plans.

“It’s bad planning,” said aviation expert John Gradek, head of the aviation management program at McGill University. Gradek said it’s unfair to passengers to sell them tickets on speculation that their flight may be permitted.

Cameron said Flair provided him with good customer service to help salvage his trip. He’ll take a Flair seat to Florida out of Toronto. He’ll return to Toronto on WestJet.

He’ll have to spend more, but he still wants Flair to succeed at the Regional airport despite the disruption he has faced.

“I’m sure there’s growing pains,” he said. “I hope they have a really, really terrific run of success here.”

Asked if Flair has been fair to passengers, the airline pointed to the federal government for not re-opening smaller airports to international flights.

“It’s hard to sort of shoulder blame for a rule that is not ours, that we feel is somewhat arbitrary, that is frankly putting at a disadvantage secondary airports such as Kitchener that we really have hitched our wagon to,” Tanner said.

Tanner would not say how many passengers bought tickets for cancelled Florida flights. Flair continues to sell seats to Florida starting around mid-December, even though the Regional airport still lacks approval for international arrivals.

“Based on what we have been hearing from various sources, we are confident that we will be fine,” Tanner said.

Gradek too expects the government to ease airport restrictions by December, but says he wouldn’t put money on it.

Tanner said airline economics prevent Flair from delaying ticket sales until COVID-19 rules change.

“The planning process of an airline is so long, and the booking curve is so long,” he said. “It’s really difficult to wait until a government agency is lifting a temporary (restriction) as a result of an unprecedented kind of situation that none of us have really ever experienced before.”

Gradek disagrees. He figures that when the government lifts airport restrictions, Flair will have time to sell tickets quickly to Canadians who are eager to resume travel and don't need a long booking time.

Although current restrictions do not stop Flair from flying passengers to Florida, not being able to return those passengers to the Region of Waterloo Airport "would certainly set up some difficulties with the aircraft," Tanner said.

Bring Back The Commute And Office Attire. A Growing Sense Of Isolation And Lack Of Belonging Shifting Feelings On Remote Work

By Christine Dobby, Toronto Star, October 15, 2021

<https://granthshala.com/bring-back-the-commute-and-office-attire-a-growing-sense-of-isolation-and-lack-of-belonging-shifting-feelings-on-remote-work/>

For the first year of the pandemic, Jasper De Man rarely left his Leslieville neighbourhood. As a director for a Toronto cybersecurity company, he was no stranger to working remotely. But as businesses across the country abruptly shifted to remote work, many became prey to cyberattacks, and he was busier than ever.

His days were packed with back-to-back calls and video meetings, and his wife was working from home alongside him. Yet life started to get lonely.

"I went into lockdown thinking 'Oh, I know how to do this,' " said De Man, who works for ISA Cybersecurity. "But there's a difference between hybrid work and 100-per-cent working from home."

De Man was one of more than five million Canadians who began working mostly from home at the pandemic's onset, relishing a break from the daily commute, morning rush, and stiff office attire.

But those feelings are starting to shift as the second work-from-home autumn of the pandemic creeps in and more than four million people are still working from home — roughly the same number as this time last year — many with no firm date for a return to the office in sight.

A fourth wave and concerns about COVID-19 variants have forced many major employers to push return-to-office plans down the road — again and again — leaving employees increasingly anxious and, in some cases, adding fuel to the fire of workers who are feeling angry and cynical as the pandemic drags on.

"We have this population that's on edge and doesn't want more change," said Paula Allen, global leader and senior vice-president of research and total well-being at LifeWorks, a human resources company that released a report last month highlighting negative trends in the mental health of Canadian workers for the 17th consecutive month.

The LifeWorks survey of 3,000 Canadian employees conducted in late summer found that those who work exclusively from home say they feel more isolated than those who work on-site or do a mix of both.

And almost 40 per cent of people who work at least part of the time from home say they do not feel a sense of belonging or acceptance at work or were unsure about it, up 12 percentage points from before the pandemic.

Similarly, a recent PwC survey across 42 countries including Canada found that 44 per cent of those who work exclusively from home said it became more difficult to maintain a sense of community with their colleagues, compared with 33 per cent who continued to go to a workplace.

“Other people are, in the best of ways, unpredictable,” said Allen. “What we need as human beings for resiliency and for managing stress is a sense of connectedness to other people and a sense of belonging.”

Carly Basian, a manager in higher education at Ryerson University who supervises a team of about a dozen people, said while she likes her work-from-home routine, it’s been challenging to deal with shifting timelines of when they will all be back on campus working in-person.

“We really do miss each other and look forward to that day when we can be together for a team meeting,” she said. “So there’s that longing. And it’s unclear when it will actually come to fruition.

“Sometimes, its hard to see the light at the end of the tunnel.”

Basian said she’s tried to maintain connections with her team by having virtual social events and regular video check-ins, including one day a week where they share something for which they’re grateful and bond over non-work topics.

In the absence of the unexpected interactions that used to make daily life interesting, “employers should encourage people to use work time to connect with colleagues for informal conversations,” Basian said.

That’s a crucial new skill for managers, many of whom have been thrown into the biggest challenge of their professional lives during the pandemic, said Jean McClellan, PwC Canada’s national people and organization leader. The LifeWorks survey found managers are struggling with their mental health more than non-managers.

“Pre-pandemic, you might have had an office, you might have had your door open, and you would have random collisions where people poked their head in the door,” McClellan said. “Without thinking through how you recreate those collisions, you may actually be cutting yourself off from your team members.”

LifeWorks’ Allen said the lack of structure in the work-from-home world means managers need to think differently about how to give feedback and show employees that they fit into the “big picture” at their company.

“People need to feel that they have a sense of purpose, that there’s meaning in what they do and that they are valued,” she said, stressing employers should take this seriously because people who don’t feel connected to their work are less productive and hard to retain, with professional workers quitting in record numbers during COVID-19.

Taking a break from Zoom life can also help with the anxiety of the unknown. Christopher Dias, who was just called to the bar and started as an associate lawyer at Lerner LLP in September, said he has enjoyed connecting with colleagues remotely, and not having to commute from his North York home. But he adds, “I like sticking my head in the office once a week, getting the vibe of downtown Toronto ... I like a bit of both.”

Turns out, that’s what many workers want. In a July report, LifeWorks found two thirds of respondents want to return to the office full time or at least part of the time.

And yet for some, including parents juggling online learning and school COVID-19 outbreaks, working from home has been a huge relief, and the idea of returning to the office is a source of stress. Facing routine discrimination in professional office environments, some racialized people have also embraced working from home during the pandemic.

“It stems from our collective experiences in workplaces of all types,” said Janelle Benjamin, who started Toronto-based management consulting business All Things Equitable Inc. during the pandemic to advise companies on how to address workplace inequities.

Benjamin said she has been struck by how many racialized women from around the world in both public and private-sector jobs have told her they want to continue to work remotely.

“I can literally have a conversation with another Black woman and she can tell me the exact same things about her experiences: the oppression that we feel, the micro-aggressions in the workplace, the distressing conversations that we have to have.”

Now that the pandemic has shone a light on those experiences, it’s an opportunity to rebuild a cracked house, said LifeWorks’ Allen. “We can’t fix this by saying, ‘OK, well everyone stay home.’ We have to make the workplace somewhere where people feel psychologically safe.”

That recognition of the importance of mental health in the workplace has grown over the past year and a half, giving some the confidence to be more forthcoming about their own challenges.

By last summer, De Man decided it wasn’t healthy to keep pretending everything was OK. He started opening up to coworkers and clients about the exhaustion, fear and anxiety he was feeling.

That led to more honest conversations, he said — others were feeling the same things — and in a recent bid to foster greater human connection, he started arranging a handful of in-person meetings every few weeks with vaccinated colleagues like himself.

The business content of those meetings could usually be covered in a 30 or 45-minute video call, he said, but “the conversations often take an hour and a half now, because we want to share so much more.”

“This is the new, new normal,” De Man said. “We won’t go back to what it was like before.”

Toronto’s Path System Faces Crisis As Companies Announce Permanent Hybrid Work Arrangements

By Oliver Moore and Rachelle Younglai, The Globe and Mail, October 18, 2021

There are more staff than shoppers in many parts of the mall that lies under Toronto’s financial district, more people cleaning the corridors than walking along them. While some Bay Street companies have started allowing small numbers of employees to return to their office buildings, workers are going in sporadically, if at all. As the pandemic drags on, the question of when – or whether – the area will regain its pre-COVID-19 hubbub is casting a darkening pall over the more than 30-kilometre-long network of retail tunnels beneath the city centre. Downtowns around the world are agonizing over how to preserve their appeal as COVID-19 recedes. The sprawling underground mall in downtown Toronto – dubbed the PATH – is a microcosm of that concern, a zone so tied to the economic fortunes of the buildings above it that it risks becoming a place without a compelling reason to exist. The PATH was once highly desirable retail space, with merchants and restaurateurs accustomed to hordes of foot traffic appearing reliably every weekday. But the rationale for paying premium rents becomes harder to justify if the office towers don’t fill again. Or if, as the pattern seems to be emerging, they fill only partly as companies permanently embrace a part-home-part-office hybrid model.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-torontos-path-system-faces-crisis-as-companies-announce-permanent/>

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

COVID-19 Impact On Life Insurers Limited, Research Suggests

By Leo Almazora, HomeNews, October 15, 2021

https://www.lifehealthpro.ca/news/COVID-19-impact-on-life-insurers-limited-research-suggests-360753.aspx?utm_source=GA&utm_medium=20211015&utm_campaign=WPCW-Newsletter-20211015&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

As devastating as the COVID-19 pandemic crisis has been for Canada in general, a new report from the Canadian Institute of Actuaries suggests that the disease’s impact on life insurance claims experience hasn’t been too severe.

In an interim study of Canadian individual life experience going up to the second quarter of 2020, the institute analyzed data submitted by four insurance companies – Canada Life, Industrial-Alliance, Manulife, and Sun Life – covering individual life policy experience from policy anniversaries in 2019 to the corresponding 2020 anniversaries or June 30, 2020, whichever is earlier.

“Because the heaviest impact of COVID-19 was in the fourth quarter of 2020, this study will leave some questions unanswered,” wrote Bob Howard, FCIA, who was the paper’s author.

The interpretation of the data was also hindered by the fact that one of the four companies was unable to submit cause of death, while the remaining three did not have a cause for all deaths.

“Overall, experience to June 30, 2020 suggests that the actual-to-expected ratio for the full year of experience will be similar to what was reported in the last annual mortality study,” the report said.

Looking at how the experiences broke down based on cause of death, the report found that for the period up to Q2 2020, COVID-19 deaths represented 3.9% of those with a cause reported. In contrast, Statistics Canada reported that for the whole year 2020, COVID-19 deaths made up 6% of the total number of deaths in the country.

“However, because only about 18% of deaths in the study are expected in the second quarter of 2020, and because there were very few COVID-19 deaths in the first quarter, our COVID-19 proportion is likely higher than that of the population,” the report said.

Focusing on the second quarter, the report said COVID-19 deaths reported by insurers made up 18.2% of those with causes by count – markedly higher than the 10.7% of all deaths in the population reported by Statistics Canada for the same period – and 11.1% by claim amount.

The gap between COVID-19 deaths among insured lives and the Canadian population the report suggested, might be explained by a few factors. The average age of Canadians in the 2016 census was 41, compared to 51 for the average age for exposure by count in the study. The reported proportion for the Canadian population is relative to all deaths, without allowance for “unknown”; furthermore, the report noted that in cases of insured lives, the likelihood of declaring a cause of death is greater if the cause of death is COVID-19.

“A more accurate comparison between insured lives and the population will have to wait until more detailed information is available on the population,” the report said.

The 2020 Q2 data also indicated that COVID-19 deaths represented a larger proportion of deaths for females than for males. That could be explained, the report said, by the fact that COVID-19 has caused the most deaths at the highest ages, where there tend to be more females than males.

“After adjusting for differences in the distribution by sex and age for insured lives compared to the population and after taking into account the distribution of claims by amount, the impact may be somewhat less than for the population,” the report said.

Table: Life And Health Insurers' Market Shares In Canada In 2020

By The Insurance Portal Staff, October 19, 2021

Which life insurers expanded their market share in Canada in 2020? Which firms lost ground?

The Insurance Portal analyzed data from MSA Research to compile life and health insurers' market shares in 2020.

We present 2019 figures for comparison purposes.

Read Story (Subscription Required): https://insurance-portal.ca/life/table-life-and-health-insurers-market-shares-in-canada-in-2020/?utm_source=sendinblue&utm_campaign=daily_complete_202110-19&utm_medium=email

Hackers A Growing Risk For Insurers: Fitch

Ransomware And Other Cyber Threats May Lead To Credit Downgrades For Insurers In The Future

By James Langton, Investment Executive, October 14, 2021

https://www.investmentexecutive.com/news/research-and-markets/hackers-a-growing-risk-for-insurers-fitch/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=NT-EN-morning

Insurance companies with better cyber defences also have higher credit ratings, according to new research from Fitch Ratings.

In a report, the rating agency said that it found a positive correlation between the cyber risk scores and credit ratings of 400 global insurance companies.

"This implies that insurance companies that focus on managing their own credit risk tightly also appear better at managing their cyber risks," Fitch said.

Cybersecurity is an increasingly important consideration for insurers, the report noted, as events such as ransomware attacks and data breaches are "a growing risk for insurance companies and are arguably reaching an acute phase."

These kinds of attacks are rising at "an alarming rate," the report said, citing several reasons for the trend that included "the potential for financial payouts, increased availability of tools to commit cybercrime, limited criminal enforcement to date, and a growing digital footprint."

Additionally, cyber attacks are becoming more sophisticated, Fitch said, with organized crime and "nation-state actors" increasingly involved.

“The global insurance industry experienced several high-profile cyber events in 2021. In particular, ransomware is an industry issue that is a growing concern,” said Keith Buckley, global insurance group head for Fitch, in a release. “As a result, cyber is becoming increasingly important to our ratings analysis.”

While cybersecurity is considered a non-financial risk, increasingly cyber attacks represent “a very real and growing financial impact,” Fitch said. “This results from breaches that require investments to offset risks and costs associated with fines, direct breach costs, reputational damage, supply chain interruptions, and lost business.”

So far, Fitch hasn’t downgraded an insurer solely due to a cyber attack, but the rating agency expects that this will eventually happen.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

Searching For The American Dream? Go To Canada

Opinion by Parag Khanna, Special To The Globe and Mail, October 15, 2021. Parag Khanna is the founder and managing partner of FutureMap and an author whose books include The Second World; Connectography; and The Future Is Asian. His latest book is Move: The Forces Uprooting Us, from which this essay is adapted.

https://www.theglobeandmail.com/opinion/article-searching-for-the-american-dream-go-to-canada/?utm_medium=email&utm_source=Politics%20Briefing&utm_content=2021-10-15_14&utm_term=Politics%20Briefing:%20Trudeau%20to%20visit%20Tk%e2%80%99eml%c3%baps%20te%20Secw%c3%a9penc%20First%20Nation%20next%20week&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb

In the early 2010s, my colleague Greg Lindsay and I set out to answer the question, “Where will you live in 2050?” The answer could simply have been “high-tech cities,” but which ones? Some will be sites of predatory surveillance while others will allow residents to preserve some privacy. Some will be in areas resilient to climate change, while others may well have been submerged by then. Some will have thriving service economies and lively culture, while others will have become the discarded “factory towns” such as those littered across Michigan. As we scanned the world for geographies that offer abundant freshwater, progressive governance, and could attract talent to innovative industries, we decided on ... Michigan.

More broadly, we pointed to the emergence of a “New North,” a collection of geographies such as the Great Lakes region and Scandinavia that are making significant investments in renewable energy, food production, and economic diversification. Not too long after living through Hurricane Sandy in 2012, Greg and his family moved from New York to Montreal.

Greg's relocation to Canada is far from unique, and it represents a bet not only on Canada's climate resilience but also its physical and economic mobility. These are the tenets of what used to be called the "American Dream."

Even as millions of Americans intentionally relocate to more spacious homes to capitalize on the trend toward remote work, remember that millions more have been forced into mobility since the 2008 financial crisis, as firms collapsed and they were forced to downsize. On the surface, today's trend appears to symbolize a return to the 1940s to 1960s period, during which about one-fifth of Americans moved every year as the population grew and expanded westward. But still far too many Americans are "stuck in place." Instead, they should move to places where housing, health care, and education are cheaper. As today's hordes of unemployed youth look for work again, they'll have to get moving to find it.

The American Dream needs to be redefined. Instead of owning a home, the new ideal should be mobility – enabling every American to go wherever they need to go, to where their skills are needed and they can earn more. Research by Harvard economist Raj Chetty shows that over the course of a generation, socioeconomic performance improves once families move to places with greater economic opportunity. Physical mobility, then, is the best pathway to economic mobility.

Coming out of the pandemic, perhaps ever more of them will follow in Greg's footsteps and find the American Dream in Canada. After all, the "Canadian Dream" is much more attainable. Canada is a policy lab for experiments in reducing inequality. The country is far from perfect, but it ranks far higher than the U.S. in social mobility: Almost 20 per cent of Americans are born below the poverty line, a figure that's less than 10 per cent in Canada. America is also going through its second eviction crisis within a decade, worsening both poverty and hunger.

Americans and Canadians have been moving with relative ease across their long inter-oceanic border for two centuries. The expansion of large-scale farming just over one hundred years ago lured 750,000 Americans to Canada's Prairie Provinces of Alberta, Manitoba, and Saskatchewan. Today, more than one million Americans live in Canada, and their numbers are rising. After 2016, it was Donald Trump's election that drove a new wave north of the border. In 2020, at the height of the coronavirus, Americans jammed Canadian real estate websites, buying properties unseen. Canadians joke they'll need to build a wall along their border to keep Americans out. At least Canada wisely banned certain assault weapons in 2020, keeping out the most odious American trait.

What Canada is also more clear about than America is its commitment to systematic mass migration and assimilation. While the U.S. convulses over immigration policy, Canada has far fewer qualms. Canada has entered the immigration big leagues, setting a clear target of 400,000 migrants annually to add to its 38 million population – a far higher annual percentage than the U.S. Canada's "Century Initiative" openly aspires to grow the population to 100 million – at which point its population will likely surpass that of Russia. Is Canada the migration magnet of the 21st century?

Canada embodies the reality that immigration policy is economic policy. Its aging population requires caregivers; its eastern and Maritime provinces need to be rejuvenated with new industries, from IT to hydropower; its thawing frontiers require hearty workers to cultivate the bounty, and connecting its oilpatch and farmlands to global markets requires new pipelines and a vast freight rail network. There aren't nearly enough Canadians to do it all.

One-fifth of Canada's current population is immigrants, who account for most – and soon all – of its population growth, especially South Asians and Chinese. If Canada continues this high immigration trajectory, by 2036 half the country's population will be foreign-born or have at least one immigrant parent.

Canada may pull ahead in the next wave of the immigration-innovation nexus as well. Canada is on the hunt for talent as it seeks to diversify its economy, and Indians are an easy target to poach. The number of annual Indian immigrants to Canada more than doubled between 2016 and 2019, to nearly 90,000, more than migrated to the U.S. Critics of Mr. Trump's 2020 executive order suspending the H1-B visa program dubbed the order the "Canadian job creation act." Next, Canada could pluck from the 500,000 Indian-origin residents of Silicon Valley alone. American nationalists shouldn't separate the innovation emerging within their borders from the diverse nationalities of the brains that produced them. Without the latter, much less would happen in the former.

European numbers may well expand alongside Americans. Like America, Canada has a large Eastern European diaspora, and as those homelands continue to depopulate while unemployment remains high, many of the jobless could skip across the Atlantic to join their relatives. Canada is much more like continental Europe than the U.S. or United Kingdom, which partly explains why its politics since the financial crisis has stuck to the centrist path of the Netherlands, France, and Germany rather than the virulent populist nationalism of America and Britain.

Canada just had an election – and there was no insurrection. Meanwhile in America, the stench of January 6, 2021 remains, and Democrats are looking at 2022 – and 2024 – with great uncertainty. Meanwhile, it remains unclear if even President Joe Biden's insufficiently ambitious infrastructure Bill and immigration reforms will see the light of day. Young people around the world keep a close eye on these trends, which is why they continue to flood the website of the Comprehensive Ranking System (CRS) to check their eligibility to gain Canadian residency.

Every March and April, I get antsy e-mails and phone calls from friends in London, Dubai, Hong Kong, and Singapore whose children have just been admitted to numerous fill-in-the-blank universities in America, Canada, Britain and elsewhere. After debating the merits of the schools and countries, they thank me and go back to fretting about their kids' future. Over the past few years, I've noticed a more frequent leaning toward sending their children to Canada. While American college graduates remain unsure what to do with their degrees, Canadian universities such as Waterloo have blended apprenticeships into their curricula as a requirement for graduation. This European-style vocational approach has proven very successful in adapting the work forces of Germany, Korea, and other advanced industrial economies to both global competition and technological automation.

There is one other major reason for youth to favour Canada: the vast majority of new jobs created are full-time rather than just temp work. Indeed, Canada's immigrant surge coincides with oil's collapse, meaning the country is betting on a more diversified economy focused on manufacturing and services as well. To cope with its growing population and to prevent an anti-immigration backlash, Canada needs to build far more residential communities, schools, and hospitals.

In the recent election, Prime Minister Justin Trudeau and the Liberal Party won primarily due to its strong showing in major cities even as they again failed to win the popular vote. This is vaguely reminiscent of the fate of the Democratic Party in the U.S.: urban and educated, pro-immigration and well-earning in the services sector. The urban-rural gap is common across the world. Indeed, it represents as profound a pattern of inequality as the disparity between North and South globally. But it does not have to be this way, certainly not in a wealthy country such as Canada that can make significant investments in digital broadband, affordable housing, and skills training. The flip side of being a mass migration society is preventing massive inequality before it's too late. Think "No Canadian left behind."

The government does enjoy enough support to continue deficit spending and a strong fiscal program, which can also be directed toward national infrastructure upgrades and the low-carbon agenda. Canada needs a more robust coast-to-coast rail network for commodities and construction materials. It also needs to think about greater North-South transportation routes as agriculture expands. These investments will make Canadians much more aware of their bounty in the years ahead. As Canada warms, farming output has swelled, with organic farming and crop rotation across millions of hectares producing ever greater yields of wheat, legumes, millets, flax, and oats. The acreage of protein-rich soy growth has also accelerated all across Canada. A single drone made by a company like Flash Forest can plant 100,000 trees each month, meaning billions more trees sprouting by 2030. Canada's energy, agriculture, and technology sectors are expanding in lockstep with its population.

These efforts would be part of a strategy to predesign Canada for a world of accelerating climate change rather than being caught off guard by it – something that is clearly, and unfortunately, the case in most of America. Whereas Americans have been flocking to low-tax but climatically troubled Texas and Florida, Canadians old and new are likely to become more dispersed farther and farther north. Towns in Canada's inland provinces of Ontario and Manitoba are becoming much more desirable as the climate warms and Hudson Bay becomes a grand Arctic gateway. Shifting vulnerable coastal populations inland and away from fire-prone areas, planning flood control, fire management, and other municipal services, and building more grain storage and food distribution networks are yet more steps Canada can take to prepare for the inevitable. Simply put: Canada's future human geography will dissipate beyond the narrow belt along the U.S. border.

Some suggest that Canada choose the path of "zero growth": keep the population low, stabilize emissions, and focus on domestic social concerns. Growth would decline for a period but eventually stabilize, while living standards for the existing population should eventually improve by upgrading technology rather than importing people. Of course, Canada could also reduce its carbon footprint simply by deploying existing technologies to green the extraction from its noxious oil sands. This could be done without returning to the boring low-immigration society it used to be – or abandoning the path of the high-immigrant society the world needs it to be.

The “Canadian Dream” is reliable, both today and tomorrow – a burden which 21st century Canadians should bear with pride.

Financial Services’ Future Is Coming, And This Time It’s Personal

International Survey Shows Shifting Demands Of Financial Services Customers

By Steve Randall, Wealth Professional, October 15, 2021

https://www.wealthprofessional.ca/news/industry-news/financial-services-future-is-coming-and-this-time-its-personal/360763?utm_source=GA&utm_medium=20211015&utm_campaign=WPCW-MorningBriefing-20211015&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Banks and other financial services providers can no longer rely on a one-size-fits-all strategy as consumers demand the perfect fit for them.

But the big challenge for the firms that are most successful is keeping up with the myriad requirements of clients, when the pace of change is so fast.

An international study of 21,000 consumers in Canada, US, UK, Germany, Netherlands, Singapore, and Hong Kong has identified the increasingly diversified and fragmented banking landscape, the financial needs of younger consumers, the complex relationship between digital and "real-world" banking, and the hype surrounding crypto investing.

It was conducted by consulting firm EPAM, whose president of EU and APAC markets, Balazs Fejes, says things change fast.

"We have seen a phenomenal rate of transformation across every part of the fintech landscape over the last 12 months. As the landscape becomes more complex, banks have to adapt to delivering personalized services and advice and find ways to monetize these whilst remaining within the regulatory frameworks," he said.

The importance of the individual choice of consumers is highlighted in the findings relating to the ‘unbundling’ of financial services.

The report says that consumers are not necessarily looking to ditch their current bank and move wholesale to another provider. They are more likely to pick and choose from available providers for certain products and services.

More than one third would rather use different financial providers for different needs, including investments and cryptocurrencies, money management and personal financial management, and financial education and coaching.

For investment management, alternative investing platforms have become mainstream and 38% of respondents are interested in cryptocurrencies. Gen Zs in particular want their bank to offer crypto investing options.

Education For Younger Investors

Education is a thirst that needs to be quenched for younger investors.

Gen Zs want their financial services providers to offer advice on managing their money and, interestingly for this tech-native cohort, they would visit their bank branch more often to access financial education, presentations, and interactive tools.

The full report is at: <https://www.epam.com/2021-banking-report>

Canadian Couples Still Find It Hard To Talk About Finances

From The Cost Of A Wedding To Ongoing Financial Goals, Having 'The Talk' Is Stressful According To An RBC Poll

By Steve Randall, Wealth Professional, October 18, 2021

https://www.wealthprofessional.ca/news/industry-news/canadian-couples-still-find-it-hard-to-talk-about-finances/360814?utm_source=GA&utm_medium=20211018&utm_campaign=WPCW-MorningBriefing-20211018&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Money is a key foundation of everyday life but for many Canadians, their financial situation and financial planning is too stressful to discuss with their partners.

Even for those who have recently married or are planning to do so soon, talking about financial matters is a red line with one third of respondents to an RBC poll saying they found it hard to talk about finances with their partner, and a similar share saying they were not comfortable discussing each other's current financial situations.

Men are more likely than women to feel uncomfortable being open about finances with their partners but overall nearly half admitted finances are one of the biggest stressors in their relationship.

Three in ten Canadian adults only discuss finances with their partner a few times each year and 5% never do. However, two thirds of respondents are talking finances with their partners more since the pandemic started.

"It's not uncommon to find couples don't always have the same comfort level when it comes to finances. We also know, however, that being on the same page financially and making money decisions together can go a long way toward reducing stress and helping couples build a strong future together," says Stuart Gray, Director – Financial Planning Centre of Expertise, RBC.

Despite the reticence from some, most respondents believe that having similar financial goals and habits - and being aligned on how to spend and save money - are important for a healthy long-term relationship.

Costly Coupling

The RBC Love, Money & Marriage Poll also reveals that the cost of getting married is a key stressor in relationships.

One third said planning wedding finances is stressful but this rises to 50% when only one partner is making the decisions. Most respondents are discussing wedding costs as a couple but 3 in 10 report differences in spending expectations.

Homeownership is one major expense that could derail plans for a dream wedding with 71% believing buying a home is more important than an ideal wedding and 64% saying they would delay getting married to buy a home sooner.

Israeli Startup Air Unveils Flying Vehicle To Be Used 'Like Cars'

By Nick Carey, Reuters, October 19, 2021

[Israeli startup AIR unveils flying vehicle to be used 'like cars' \(msn.com\)](https://www.msn.com/en-ca/news/technology/israeli-startup-air-unveils-flying-vehicle-to-be-used-like-cars/news-B11B11B1)

On Tuesday, October 19, Israeli startup AIR unveiled its first "easy-to-operate" electric, vertical takeoff and landing (eVTOL) aircraft that it aims to sell directly to consumers predominantly in the United States starting in 2024.

AIR has been working with the U.S. Federal Aviation Authority (FAA) for two years and expects to obtain certification by the end of 2023 for the AIR ONE, a two-seater, 970 kg (2,138 lb) eVTOL, which will have a flight range of 110 miles (177 km), Chief Executive Rani Plaut told Reuters.

AIR raised seed funding of under \$10 million last year and has been running unmanned tests of its vehicle. It is building prototype models and expects to sell its eVTOLs for around the same price as an expensive car, Plaut said, without providing more precise details.

An increasing number of investors and aviation companies have piled into the hot but yet-to-be-approved urban air mobility space and the number of eVTOL startups has proliferated.

Air taxi firm Joby Aviation has gone public via a merger with a blank-check company and Vertical Aerospace - which has pre-orders for up to 1,000 eVTOL aircraft with launch customers Avolon and American Airlines - is going public via a merger with Broadstone Acquisition Corp.

Plaut said the difference with AIR is that it will be sold to consumers who can use its "fly by intent" software to fly without being fully trained pilots.

"Our focus is entirely personal," he said. "We're not talking about commercial flights, we're talking about people using this as they use cars."

The United States has a lot of open airspace that makes it a suitable first market for the AIR ONE. Plaut said AIR expects demand could reach 15,000 vehicles a year.

AIR is currently raising additional funds to get through the FAA certification process, but did not disclose how much.

UPCOMING WEBINARS AND EVENTS

Web Seminar – Digital Insurance: Insurance Experience Reimagined

Date: October 27, 2021

Time: 2:00 p.m. – 3:00 p.m. EDT

Insurance customer demand is changing rapidly. From personal lines consumers to business owners to group and specialty insurance buyers, there is greater uncertainty about safety and well-being. They are looking for holistic protection from loss and injury. Meanwhile, with the proliferation of IoT technologies, maturing attitudes towards risk, and heightened customer expectations, conditions are ripe for a fundamental re-writing of old rules.

In this webinar, Todd Staehle, Accenture's Interactive Lead for Insurance, and Paras Shah, Business Strategy Senior Manager for Insurance, will share how insurers can seize the opportunity to enhance customer experience and drive value. Join us to learn how to get started reimagining insurance products, services, and interactions for continuous engagement.

[Register Here](#)

Web Seminar – McMillan: Addressing Unique Challenges Faced By Federally Regulated Employers

Date: November 2, 2021

Time: 1:00 p.m. – 2:30 p.m. EDT

Federally regulated employers have had to adapt to a number of legal changes and challenges in recent years. In addition to continuing to respond to the COVID-19 pandemic, in 2021, federally regulated employers have had to implement workplace changes to adhere to the new Work Place Harassment and Violence Prevention Regulations and begin preparing to meet their obligations under recently adopted Pay Equity Act.

This virtual workshop will address some of the unique challenges faced by federally regulated employers, including:

- What To Expect from the Federal Government When Parliament Returns
- Preventing Work Place Harassment and Violence: Lessons Learned in Year 1 of the New Scheme
- Preparing to Meet Your Obligations Under the Pay Equity Act: What Steps Can You Take in the Coming Months
- Where Do Claims Go and What Does That Mean: A Practical Guide to Dispute Resolution

[Register Here](#)

Web Seminar – Torys: The New *Bank Act* Consumer Protection Framework: What It Means For Your Business

Date: November 3, 2021

Time: 12:00 p.m. – 1:00 p.m. EDT

Understanding how the *Bank Act's* new regulations impact the consumer protection framework will be critical in the financial services industry from mid-2022. Join our multidisciplinary team for this series as they explore key issues and challenges of the framework before it comes into force on June 30, 2022.

One of the *Bank Act* consumer protection framework's key features is the extension of consumer protection to a bank's commercial clients, which, at present, applies to mainly retail customers.

Join lawyers Peter Aziz, Brigitte Goulard, and Milosz Zemanek as they discuss the new requirements, their impact on a bank's relationship with its business customers and how best to operationalize these requirements in a commercial setting.

[Register Here](#)

Web Seminar – McMillan: Annual Privacy, Data Protection And Cybersecurity Webinar

Date: November 10, 2021

Time: 12:00 p.m. – 2:00 p.m. EDT

Join this virtual workshop for an overview of important case law developments, regulatory guidance, upcoming statutory changes, and hot topics in this area.

Topics include:

- Regulatory Guidance, Investigations and Litigation – What's New?
- Legislative Update - Recent and Anticipated Changes to Federal and Provincial Privacy Legislation
- Privacy in a Pandemic

- Using Technology to Aggregate & Anonymize Data
- Data Breaches

[Register Here](#)

The Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions

Dates: January 27, February 10 & 24, March 10 & 31, 2022

Time: 9:00 a.m. – 5:00 p.m. EST

This event for financial services features live access to interact with and learn from regulators, industry leaders and peers. Get crucial updates, insights and strategic guidance for navigating key legal and operational risks impacting compliance professionals.

Key focuses include:

- Critical updates for financial institutions and views into regulators' pipelines of priorities, current and anticipated
- Top tips on managing data, privacy and technology
- Practical guidance to navigate the 'fair treatment of customers' and escalating demands for ethics and integrity
- Strategies to manage changes to regulatory frameworks and supervision

[Register Here](#)