

CAFII ALERTS WEEKLY DIGEST: September 10 to September 17, 2021

September 17, 2021

TABLE OF CONTENTS

Government Legislation and Strategy News.....	3
IBC Responds To Federal Government's National Climate Adaptation Plans.....	3
Regulator/Policy-Maker News	4
AMF Seeks To Enhance Financial Industry Complaint Handling	4
A Car Dealership Again In The Sights Of The AMF For Mis-Selling Credit Protection Insurance.....	5
Manitoba Regulator Fines Credit Union \$10,000 For Unlicensed Activity.....	5
CAFII Member and/or Parent Company-Specific News	6
Retail Investors Are Just Collateral Damage, Again: FAIR Canada	6
Banks' Shrinking Mutual Fund Shelves No Surprise To Regulators, Industry.....	8
Shift From Third Party Products Not "Dramatic" Says TD Wealth Head.....	10
COVID-19 Pandemic Response, Resilience and Recovery News.....	11
Will The COVID-19 Pandemic Become Endemic?	11
Here's What The Next Six Months Of The Pandemic Will Bring	13
When Will International Air Travel Soar Again After COVID-19?	16
White House Plans New System For International Travel, Contract Tracing Rules	19
State Senator Calls On NY Governor And President Biden To Take Action To Re-Open Northern Border	21
N.Y. Officials Continue Push For Border Re-Opening.....	22
New York North Country Lawmaker Calls For A Canadian Border Re-Opening.....	24
US Border Towns Want The Canadian Border To Open For The Economy	25
Provincial Vaccine Passports To Be Certified For Travel As Interim Measure: Trudeau	27
Alberta Declares Health Emergency, Will Bring In Vaccine Passports As COVID-19 Surge Threatens Health Care System	28
Saskatchewan To Require Proof Of COVID-19 Vaccination To Try To Increase Uptake.....	29
Canadian Tourism Destinations Brace For Busy Winter Season Amid Ongoing Staff Shortage	31
U.S. Congressman Pushing For Cruise Ships To Permanently Bypass British Columbia.....	34
Venice Prepares To Charge Tourists, Require Booking.....	35
Dutch Ditch Social Distancing, Mandate COVID-19 Passes.....	37
Boris Johnson To Scrap U.K. Vaccine Passports For Winter COVID-19 Plan	38
British PM Boris Johnson Ditches Vaccine Passports And Face Mask Rules Ahead Of Winter	40

How Business Travel May Never Be The Same Again	42
Transat Seeing Steady Demand For Winter Travel In Spite Of Fourth Wave Of COVID-19.....	44
Summer Travel Surge Has Westjet And Air Canada Asking For Volunteer Help	45
TD Bank Pushes Back Plans For Return To Office Until 2022	48
Telework: Life And Health And P&C Insurers Unveil Their Models.....	48
Other CAFII Member-Relevant News/Issues	49
Canadian Life Insurance Payouts Related To COVID-19 Totalled \$154M In 2020	49
Upcoming Webinars and Events	50
University Of Calgary Industry Fair To Meet And Chat With Postdoctoral Scholars	50
Globe and Mail Web Seminar: Climate Adaptation – Preparing For Weather Extremes.....	51
Web Seminar: Turn Data Into Useful Information That Drives Underwriting Efficiency And Profitability	51
Web Seminar: Canada Sales Congress 2021 – Tools of the Trade.....	52
Web Seminar: BDO – Innovation in Action.....	52
Web Seminar: BDO – Embedding Automation Into Your Business To Advance Transformation	53
The Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions	53

GOVERNMENT LEGISLATION AND STRATEGY NEWS

IBC Responds To Federal Government's National Climate Adaptation Plans

By Lyle Adriano, Insurance Business Canada, August 12, 2021

https://www.insurancebusinessmag.com/ca/news/catastrophe/ibc-responds-to-federal-governments-national-climate-adaptation-plans-302057.aspx?utm_source=GA&utm_medium=20210812&utm_campaign=IBCW-MorningBriefing-20210812&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

The Canadian federal government recently released a report which detailed its progress towards climate adaptation and also committed to finalizing a national climate resilience strategy by next year – actions that the Insurance Bureau of Canada (IBC) has lauded.

The federal report, entitled Adapting to the Impacts of Climate Change in Canada: an update on the National Adaptation Strategy, outlines how the federal government will continue to develop its nationwide climate adaptation strategy. To identify the strategy's objectives and principles, the government is consulting with provinces and territories, non-governmental organizations, the private sector, Indigenous representatives, and youth organizations.

By engaging with stakeholders and partners, the federal government hopes to release a finalized National Adaptation Strategy in fall 2022.

Ottawa's update report comes days after the United Nations Intergovernmental Panel on Climate Change (IPCC) issued a "code red for humanity" warning for worsening extreme weather due to inaction. The IPCC report also urged the entire world to cut emissions by 50% by the year 2030 and by 100% by 2050 – failure to do so would mean it would no longer be possible to prevent a 1.5-degree global warming.

When the federal government released its update on its climate strategy yesterday, IBC immediately responded with a statement.

"Given the 'code red for humanity' warning, today's federal government announcement on adaptation is extremely timely and critical – Canada needs to accelerate work on climate defence with the best minds our country has to offer," said IBC vice president of federal affairs Craig Stewart. "IBC has joined a growing chorus of voices encouraging the federal government to take action now to create a culture of preparedness and build a more disaster-resilient country."

IBC is a member of Climate Proof Canada – a coalition of organizations and groups that is calling on all levels of government to prioritize climate defence and improve the climate change resilience of communities. In its latest reports on recent natural disasters, IBC has constantly urged everyone to help create a culture of preparedness against future disasters.

REGULATOR/POLICY-MAKER NEWS

AMF Seeks To Enhance Financial Industry Complaint Handling

Proposal Would Harmonize Standards Throughout Quebec's Financial Sector

By James Langton, Investment Executive, September 10, 2021

https://www.investmentexecutive.com/news/from-the-regulators/amf-seeks-to-enhance-financial-industry-complaint-handling/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-All-afternoon

New rules proposed by the Autorité des marchés financiers (AMF) would set new standards for dealing with client complaints in the financial sector.

The AMF launched a consultation on proposed measures that would set tougher standards for processing consumer complaints and resolving disputes in Quebec's financial industry.

The proposed new rules aim to harmonize and enhance complaint-handling standards in the various sectors regulated by the AMF, including securities dealers and advisers, independent representatives and financial planners, insurers, and co-operatives.

Among other things, the proposals would set requirements for documenting and dealing with client complaints. They would require firms to publish their complaint-handling policies and provide disclosure, as well as resolve complaints within 60 days (starting as soon as the complaint is received by the firm).

The proposals also would prevent firms from imposing gag orders on clients as a condition of paying compensation to harmed clients. And the proposals would prohibit firms from using the word "ombudsman" in their internal complaint-handling processes.

"Through this initiative, which fits with our 2021-2025 strategic plan, we wish to optimize and standardize the way complaints are processed, to the benefit of all financial consumers," said Louis Morisset, president and CEO of the AMF.

According to the consultation paper, the proposals are based on both national and international principles for treating customers fairly, along with input from AMF advisory committees and the financial industry.

"This draft regulation was developed taking into account insights from an array of internal and external stakeholders as well as international best practices," Morisset said.

The consultation runs until November 8, and the AMF will be holding a webinar on the proposals on September 16.

Last month, the federal government adopted new complaint-handling regulations for banks that will take effect in June 2022. In addition, the government is currently engaging in a review of the current framework for external dispute resolution in the banking sector.

A Car Dealership Again In The Sights Of The AMF For Mis-Selling Credit Protection Insurance

By Hubert Roy, Insurance Portal, September 14, 2021

For the second time in a year, an automobile dealership is in the crosshairs of the Autorité des marchés financiers for its insurance sales practices. The Quebec financial market regulator is initiating new criminal proceedings against Mont-Joli Chrysler Jeep Dodge. The Authority announced in October 2020 that it was suing this firm in a similar case. This time around, the lawsuit has six counts. Four target the car dealership and two others target its employee Cédric Rougeau. According to the investigation carried out, Mr. Rougeau told a client, during a transaction relating to a used vehicle, that the terms of the proposed financing included life and disability insurance to which she was required to subscribe. In addition, no document relating to the insurance product was given to the client, says the financial market regulator. Subsequently, when the AMF began its investigation, Mr. Rougeau took steps to retroactively have the client sign a declaration certifying that she had received the documents required by law. The defendants must now register a plea. The court will then have to rule on the Authority's prosecution in the light of the evidence presented to it.

Read Story (Subscription Required): <https://portail-assurance.ca/personnes/un-concessionnaire-automobile-de-nouveau-dans-la-mire-de-lautorite/>

Manitoba Regulator Fines Credit Union \$10,000 For Unlicensed Activity

By Kate McCaffery, Insurance Portal, September 15, 2021

https://insurance-portal.ca/life/manitoba-regulator-fines-credit-union-10000-for-unlicensed-activity/?_se=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20%3D&utm_campaign=daily_complete_202109-16&utm_medium=email&utm_source=sendinblue

The Insurance Council of Manitoba has fined the Me-Dian Credit Union of Manitoba \$10,000 and assessed costs of \$3,000 – double what it originally assessed in its intended decision – after the credit union failed to inform the regulator about the departure of its designated official and failed to renew its license, conducting business for more than six months while unlicensed.

Although the Council originally assessed investigation costs of \$1,500, that amount was increased after the credit union requested a show cause hearing to demonstrate to Council that it should reverse or revise its intended decision.

“During the course of the show cause hearing, Council continued to be concerned regarding the licensee’s representatives’ understanding of their obligations as the license holder. The person who initially signed as the proposed designated official in applications had no knowledge of the responsibilities of a designated official and stated that it was not he, but someone else who would, in fact, be assuming the associated responsibility. The person who said he would now be proposed as the designated official in the new forthcoming application also acknowledged that he had little knowledge of what the responsibility entailed,” the Insurance Council wrote in its decision.

“For all of these reasons, Council rejected the submission of the licensee that the penalty specified in the intended decision should be reduced. Indeed, in the circumstances, there appeared to be no reasonable basis for seeking a show cause hearing. The hearing only served to magnify the seriousness of Council’s concerns and to demonstrate forcefully that a significant penalty must be imposed.”

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Retail Investors Are Just Collateral Damage, Again: FAIR Canada

By Jean-Paul Bureaud, Executive Director, FAIR Canada, September 15, 2021

<https://faircanada.ca/news-events/editorials/>

2021 was supposed to be a big year for investors, with several important changes coming on board to better protect them. Known as the client-focused reforms (CFRs), the changes were intended to ensure that banks and investment firms put their clients’ interests ahead of their own interests. Apparently, this point was lost on three of Canada’s biggest financial institutions.

The three banks (RBC, TD Bank and CIBC), according to recent media reports, have decided to stop selling “third-party” mutual funds to segments of their clients in their bank branches. This was in response to the “know-your-product” (KYP) rules, a component of the client-focused reforms.

How can the three banks justify this move? They say it’s because under the new rules starting in 2022, employees in local bank branches who hold themselves out as financial advisors will have to know and understand the mutual funds they sell to clients.

Apparently, it is too much work to train their advisors to understand mutual funds offered by other banks or manufacturers before selling them. So, to make it easier to comply with the know-your-product rules, they will simply limit choices available to their clients.

Their decision is deeply disappointing. These banks are flying in the face of the spirit of the client-focused reforms. By limiting customer choices in an apparent attempt to reduce their know-your-product compliance obligations, they are putting their own interests ahead of their clients’ interests.

This is ironic, given the countless public commitments by these banks to put the client first in everything they do. Their statements below now ring hollow:

- “Our purpose of helping make our clients’ ambitions a reality is our north star” (CIBC).
- “Client First: We will always earn the right to be our clients’ first choice” (RBC).
- TD Bank’s “shared commitment” to “think like a customer”.

Their stated rationale for cutting sales of mutual funds from other suppliers doesn’t seem credible. Why? It’s because bank staff selling mutual funds are already expected to know the products they sell under the so-called “suitability” rules. The new know-your-product rules simply spell out these expectations in more detail.

Some commenters have suggested that banks are pulling back third-party mutual funds to further entrench their already dominant market share for mutual funds and increase their fee revenues. Others say it’s no big deal since only a small number of clients will be affected. But it does matter because it hurts investors, who will have fewer choices available to them. It may also lead to higher or additional costs for clients who may choose to switch banks down the road.

It’s not clear yet how many customers may be affected by this decision. But it could be a sign of things to come. If this move by the three big banks goes unchallenged, they may decide to limit the third-party investment choices of even more segments of their customers. Meanwhile, the decision to abandon putting the client first may set an example for other institutions to follow.

Their decision also raises serious questions about our regulatory system. For example:

- Should the requirement to put the client’s interest first be enshrined into law as an overarching obligation or “Best Interest Standard”, so it truly becomes a cornerstone of our regulatory framework?
- Were we wrong to assume that the client-focused reforms would be an acceptable alternative to a Best Interest Standard, and would be enough to put the investor’s interest at the centre of the relationship between investors and financial institutions?
- Should people who hold themselves out as financial “advisors” be allowed to use that title when they sell only mutual funds, and only mutual funds from the financial institution that employs them?
- Are the proficiency requirements too low for those selling mutual funds, given the banks’ justification for limiting third-party fund sales implies that advisors in their branches are not able to understand mutual funds manufactured by others?
- Does the big banks’ dominant position constrict investor choice in Canada? And if so, do governments and regulators need to intervene to promote more competition?

Without a change of heart by the banks or more intervention by regulators, this development erodes choice and is damaging to Canadian investors. Yet again, retail investors seem to be nothing more than collateral damage in the ongoing fight between industry’s desire to keep regulatory costs as low as possible, and regulators’ efforts to craft the rules needed to protect investors.

About Fair Canada

FAIR Canada is a national, independent charitable organization dedicated to being a catalyst for the advancement of the rights of investors and financial consumers in Canada. As the voice of the Canadian investor and financial consumer, FAIR Canada advances its mission through outreach and education, public policy submissions to governments and regulators, proactive identification of emerging issues and other initiatives. FAIR Canada has a reputation for independence, thought leadership in public policy and moving the needle in the interests of retail investors and financial consumers.

Banks' Shrinking Mutual Fund Shelves No Surprise To Regulators, Industry *Loss Of Third-Party Fund Distribution Seen As "Unintended Consequence" In 2018*

By James Langton, Investment Executive, September 14, 2021

https://www.investmentexecutive.com/news/from-the-regulators/banks-shrinking-shelves-no-surprise-to-regulators-industry/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN

The prospect of bank-owned dealers dropping independent investment funds from their product lineups — which is now raising regulators' hackles — was predicted by the industry and acknowledged by the regulators themselves when the client-focused reforms (CFRs) were being developed.

Investment Executive's latest Report Card on Banks found that several of the big banks have stopped selling third-party funds in light of an array of new requirements, including know-your-product (KYP) obligations, that are being adopted as part of the long-running regulatory project that aims to improve the industry's treatment of retail investors.

The news that bank-owned dealers have curtailed their use of independent products has now attracted the attention of the Ontario Securities Commission (OSC), which has written to the banks to voice the regulators' concerns.

"The intention of the client-focused reforms is to give investors access to products that best serve their needs — not to cause a move to proprietary shelves," said Kristen Rose, manager, public affairs with the OSC, in a statement.

"To reiterate this expectation, we have sent a communication to the banks to confirm how each understands and intends to approach this area," she added.

For now, the industry's self-regulatory organizations are steering clear of the issue.

The Investment Industry Regulatory Organization of Canada declined to comment, and the Mutual Fund Dealers Association of Canada would only say that it monitors the assets under administration at dealers with proprietary products, and assesses "their compliance with regulatory requirements."

Yet, while regulators may be disappointed with the banks' shrinking product shelves, they can hardly be surprised — the industry warned that the rules could lead to reduced investor choice, and the regulators recognized that risk themselves during the rule-making process.

For instance, the Investment Funds Institute of Canada (IFIC) stated in a submission to the Canadian Securities Administrators (CSA) in 2018 that the proposals could result in firms tightening their product lineups.

"The know-your-product requirement to compare products on the registered firm's product shelf with similar products in the market will cause registered firms to narrow their product shelves in order to manage the firm's compliance obligations," IFIC said in its submission.

"We believe that any lessening of choice, whether intended or not, does not benefit investors," IFIC said at the time; the group also called on the CSA to "reconsider those aspects of the proposals that may have the unintended consequence of reducing investor choice."

This possibility was also highlighted by the regulators in their public consultation.

In a regulatory impact analysis that accompanied the 2018 edition of the CFR proposals, the regulators noted that an "unintended consequence" of the rules could be dealers with mixed product shelves dropping third-party products.

"If the proposed amendments are implemented, we anticipate that a small number of firms that currently offer both proprietary and non-proprietary products but still hold a large proportion of client assets in proprietary products may determine that it makes more sense for them to move to a proprietary-only business model going forward," the regulators said in their analysis.

Now that these unintended consequences are materializing, it remains to be seen whether the regulators can contain them.

IFIC declined to comment on the current situation.

Shift From Third Party Products Not “Dramatic” Says TD Wealth Head

TD Is One Of Several Banks That Is Focusing On Its Own Products And Ending Third-Party Offerings

By Steve Randall, Wealth Professional, September 15, 2021

https://www.wealthprofessional.ca/news/industry-news/shift-from-third-party-products-not-dramatic-says-td-wealth-head/359814?utm_source=GA&utm_medium=20210915&utm_campaign=WPCW-MorningBriefing-20210915&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

TD Asset Management advisors will pivot their clients’ portfolios away from third party products as part of client-focused regulatory reforms.

But the head of the bank’s wealth management and insurance business does not believe this a “dramatic move” because most of the funds its clients invest in are TD products anyway, with just 15% from third parties.

Leo Salom told the Globe and Mail that the bank was working with the Ontario Securities Commission and IIROC to ensure the correct implementation of rules requiring advisors to better understand the products they recommend to clients.

“We do believe that offering a proprietary shelf is consistent with the client-focused reforms,” Salom told the media outlet, adding that TD will fulfil its obligations to disclose the relationship of products to clients and apply due diligence to confirm suitability.

TD along with CIBC and RBC have all opted to stop selling products from other investment firms, although this does not apply to DIY investment solutions or full-service brokerage accounts.

The bank’s TD Wealth Private Investment Advice still enables investors to invest in third party products but generally requires a minimum of \$500K of investible assets to qualify for an investment advisor relationship.

The Globe and Mail reports that around 100 TD financial planners have already begun to move clients over to TD Wealth Private Investment Advice and will continue to offer third party investment products.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Will The COVID-19 Pandemic Become Endemic?

Opinion By Andre Picard, The Globe and Mail, September 14, 2021

https://www.theglobeandmail.com/opinion/article-will-the-COVID-19-pandemic-become-endemic/?utm_medium=email&utm_source=Evening%20Update&utm_content=2021-9-15_17&utm_term=Evening%20Update:%20Party%20leaders%20Trudeau,%20O%20%99Toole,%20Singh%20call%20for%20apology%20over%20Bill%2021%20debate%20question&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

On July 22, Alberta Premier Jason Kenney tweeted that the province was “moving from a pandemic to an endemic state of COVID-19.”

The analysis, which led to a lifting of virtually all public-health restrictions, was dreadfully wrong. It was based on two wrong assumptions: that case numbers would remain low and, even if they did rise, severe illness and hospitalizations would not.

On July 22, Alberta recorded 106 cases; this past Friday, September 10, the daily case count had soared to 1,473. The number of hospitalizations and intensive-care admissions are ugly, too – 686 and 189, respectively – to the point where elective surgeries have been cancelled because some hospitals are overwhelmed.

Saskatchewan is, in many ways, worse than Alberta because Premier Scott Moe doesn’t even pretend to have a strategy other than denying the reality that the pandemic is still a threat.

Everyone desperately wants the pandemic to be over. It would be great to move from a pandemic state (where the coronavirus is circulating widely and sometimes out of control), to an endemic state (where the virus is circulating at a low level and under control).

But when you hear the term “endemic” invoked, as you will increasingly in the coming weeks, remember that status has to be earned. It can’t be achieved with wishful thinking or blissful ignorance.

Both Alberta and Saskatchewan acted prematurely in lifting restrictions, when vaccination rates were still too low, and that made resurgence easy and predictable.

There is a growing scientific consensus that COVID-19 is here to stay, that the virus can’t be eliminated or eradicated.

Practically, that means SARS-CoV-2 (the official name of the coronavirus) will likely become a seasonal visitor, much like influenza.

But endemic is not a synonym for benign. The flu still kills thousands of Canadians a year, and COVID-19 will likely do so for many years to come.

During the pandemic, because of measures such as mask-wearing and physical distancing, the flu virtually disappeared. But when we return to “normal” (or whatever the new normal becomes), the confluence of COVID-19 and influenza each fall and winter could become a major public-health challenge.

The question becomes, crassly: How much illness and death are we willing to accept as “normal”?

When we accept that an illness will be designated as endemic, that’s one of the tough questions we have to answer. With infections such as influenza, whose dangers have waxed and waned over a century since the Great Influenza epidemic of 1918-19, we never had that discussion. With COVID-19, we can have it quite explicitly.

If we can’t get rid of the coronavirus, we can at least minimize its impact.

Vaccination is obviously the most effective tool for doing so. Getting COVID-19 vaccines approved for children will go a long way toward that goal.

But while vaccination is important, it’s not the be-all and end-all.

In a world where COVID-19 is endemic, masks will still have a place. Why would we allow visitors to high-risk settings such as hospitals and long-term care homes to go unmasked when this small gesture clearly helps limit disease transmission?

In the future, when we have sporadic outbreaks of COVID-19 – say in schools or workplaces – temporary mask mandates should become a reflex.

Our culture of going to work sick also needs to change, and that requires better sick-leave policies.

So, too, does our casual acceptance of schoolchildren as vectors of disease. To limit the dangers of infectious diseases – COVID-19 and beyond – class sizes should be much smaller, and proper ventilation should be a priority.

After more than 18 months of COVID-19 gripping our lives in Canada – four waves and counting, and a frustrating series of on-and-off lockdowns and restrictions – one of the most frequently asked questions is “When will this godforsaken pandemic end?”

The short, depressing answer is: not any time soon.

Still, we have the tools to significantly minimize the pain and hardship, at least domestically.

Denmark provides a shining example. The Nordic country just lifted all COVID-19 restrictions and declared the virus was no longer “socially critical” and could be considered an “ordinary dangerous illness.”

The Danes' newfound freedom didn't come easily: 548 days straight of pandemic restrictions (unlike Canada's on-again, off-again approach), more than 80 per cent of eligible citizens vaccinated and a commitment to lock down again if there is a flare-up.

This is the endemic state we want to strive for in the short-term – but it requires hard work, not self-destructive impatience or magical thinking.

Here's What The Next Six Months Of The Pandemic Will Bring

The Race Between Vaccinations And New Variant Strains Won't End Until COVID-19 Has Touched Almost Everyone.

By Michelle Fay Cortez, Bloomberg, September 12, 2021

<https://www.bloomberg.com/news/features/2021-09-12/6-month-COVID-19-outlook-2021>

For anyone hoping to see light at the end of the COVID-19 tunnel over the next three to six months, scientists have some bad news: brace for more of what we've already been through.

Outbreaks will close schools and cancel classes. Vaccinated nursing home residents will face renewed fears of infection. Workers will weigh the danger of returning to the office as hospitals are overwhelmed, once again.

Almost everyone will be either infected or vaccinated before the pandemic ends, experts agree. Maybe both. An unlucky few will contract the virus more than once. The race between the waves of transmission that lead to new variants and the battle to get the globe inoculated won't be over until the coronavirus has touched all of us.

"I see these continued surges occurring throughout the world," said Michael Osterholm, director of the Center for Infectious Disease Research and Policy at the University of Minnesota in Minneapolis, and an adviser to U.S. President Joe Biden. "Then it will drop, potentially somewhat precipitously," he said. "And then I think we very easily could see another surge in the fall and winter" of this year, he added.

With billions of people around the world yet to be vaccinated and little chance now of eliminating the virus, we can expect more outbreaks in classrooms, on public transport and in workplaces over the coming months, as economies push ahead with re-opening. Even as immunization rates rise, there will always be people who are vulnerable to the virus: newborn babies, people who can't or won't get inoculated, and those who get vaccinated but suffer breakthrough infections as their protection levels ebb.

The next few months will be rough. One key danger is if a vaccine-resistant variant develops, although it is not the only risk ahead. In the coming months, Bloomberg will explore the pandemic's long-term impact on economies and markets, the pharmaceutical industry, travel, and more.

“We’re going to see hills and valleys, at least for the next several years as we get more vaccine out. That’s going to help. But the challenge is going to be: how big will the hills and valleys be, in terms of their distance?” Osterholm said. “We don’t know. But I can just tell you, this is a coronavirus forest fire that will not stop until it finds all the human wood that it can burn.”

The five well-documented influenza pandemics of the past 130 years offer some blueprint for how COVID-19 might play out, according to Lone Simonsen, an epidemiologist and professor of population health sciences at Roskilde University in Denmark. She is an expert on the ebb and flow of such events.

While the longest global flu outbreak lasted five years, they mostly consisted of two to four waves of infection over an average of two or three years, she said. COVID-19 is already shaping up to be among the more severe pandemics, as its second year concludes with the world in the middle of a third wave — and no end in sight.

It’s possible that the virus known as SARS-CoV-2 won’t follow the path set by the pandemics of the past. After all, it is a different, novel and potentially more transmissible pathogen. And with a death toll of more than 4.6 million people so far, it’s already more than twice as deadly as any outbreak since the 1918 Spanish flu.

Despite brutal initial waves and relatively high vaccination rates, countries including the U.S., U.K., Russia and Israel are flirting with record numbers of cases. Immunization is helping to moderate incidences of severe cases and deaths, but surging infections mean the virus is reaching the young and others who remain unvaccinated, leading to rising rates of serious disease in those groups.

Nations where vaccination has been sparse — including Malaysia, Mexico, Iran and Australia — are in the midst of their biggest outbreaks yet, fueled by the contagious delta strain. With the virus still spreading out of control in vast swathes of the planet, another novel variant could quite feasibly emerge.

History shows the commonly held belief that viruses automatically get milder over time — to avoid completely wiping out their host population — is wrong, according to Simonsen. Although new mutations aren’t always more severe than their predecessors, “pandemics can in fact get more deadly during the pandemic period, as the virus is adapting to its new host,” she said.

Brace For More COVID-19 Surges

Early in the COVID-19 outbreak, there was good reason to hope that vaccines would provide long-term protection, much like childhood shots that stop diseases such as polio.

Coronaviruses have a “proof-reading” mechanism that fixes the in-born errors caused when the virus replicates, reducing the likelihood of variants emerging when the virus is transmitted from one person to another.

The number of global cases has been so vast, however, that mutations are occurring anyway.

“With the pandemic, we have this enormous force of infection,” said Kanta Subbarao, director of the WHO Collaborating Center for Reference and Research on Influenza at the Peter Doherty Institute for Infection and Immunity in Melbourne. “That has counter-balanced the ability of the virus to proof-read.”

As a result, COVID-19 could be like the flu, requiring regular vaccine top-ups to remain effective as the virus evolves.

Some researchers say SARS-CoV-2 is poised to become completely resistant to the first generation of vaccines. A study from Japan, which has yet to be published or peer-reviewed, suggests that potentially dangerous mutations in the delta variant are already being picked up in a global database used to track such developments. Reports of current strains breaking through vaccinations or triggering higher fatality rates have not held up to rigorous scrutiny thus far.

“This is a scenario we hope won’t happen,” Simonsen said. “My God, we would have to do it all again.”

Other even grimmer possibilities for the coming months include the emergence of a novel influenza virus or another coronavirus making the leap from animals into humans.

“As long as there are animal reservoirs of coronavirus there is still the possibility that another zoonotic coronavirus could emerge in the future,” Subbarao said. “There is that in the background, the risk of still dealing with this one when another one emerges.”

How Will COVID-19 End?

What seems clear is that the pandemic will not be over in six months. Experts generally agree that the current outbreak will be tamed once most people — perhaps 90% to 95% of the global population — have a degree of immunity thanks to immunization or previous infection.

The key element should be vaccination, they say.

“Without vaccination, one is like a sitting duck, because the virus will spread widely and find most everybody this autumn and winter,” said Simonsen.

More than 5.66 billion doses of vaccine have been administered around the world, according to Bloomberg’s vaccine tracker. But the success of rollouts in some regions, such as the European Union, North America and China, masks the failure in others. Most countries in Africa have only given enough vaccine to cover less than 5% of their populations with a two-dose shot. India has administered enough to cover only about 26%.

The pandemic will end at different times in different places, just as previous outbreaks have, said Erica Charters, associate professor of the history of medicine at Oxford University and the co-ordinator of a project on how epidemics end. Governments will have to decide how much of the disease they are comfortable living with, she said.

Approaches vary. While some countries are still shooting for zero COVID-19 cases, the world is unlikely to eradicate the virus completely.

Nations such as Denmark and Singapore, which have managed to keep cases relatively contained, are already moving toward a post-pandemic future with fewer safety restrictions. Others, such as the U.S. and U.K., are opening up even as infection numbers near records. Meanwhile, China, Hong Kong and New Zealand have vowed to keep vigilantly working to eliminate the virus locally. As a result, they are likely to be among the last places to leave behind the disruption wrought by walling out the pandemic.

"The end process is not going to be uniform," Charters said. The pandemic "is a biological phenomenon, but it's also a political and social phenomenon."

"Even now we have different approaches to it."

It's likely to be messy, leaving a lasting legacy for years to come. Until then, most of us will need to brace for many more months in the pandemic's grip.

"We have to approach it with our eyes wide open and with a great deal of humility," Osterholm said. "Anybody that thinks we're going to be over this in the next few days or a few months is sorely mistaken."

When Will International Air Travel Soar Again After COVID-19?

By Geoff Nixon, CBC News, September 12, 2021

<https://www.msn.com/en-ca/news/canada/when-will-international-air-travel-soar-again-after-COVID-19/ar-AAOm4AX?ocid=msedgdhp&pc=U531>

A return to a freer level of international air travel likely won't be possible until there's greater agreement among nations on the COVID-19 tests and vaccination documentation needed to travel abroad, experts say.

Yet a year and a half after the COVID-19 pandemic was declared, it's still not clear when such a consensus will be reached.

"Every country wants to do its own thing and they really have to get over that and get on the same page," said Marion Joppe, a professor at the University of Guelph's School of Hospitality, Food and Tourism Management.

The European Union developed a digital certificate for residents across the 27-country bloc, but it has restrictions in place for non-essential travel from many third countries due to COVID-19 concerns.

The varying border-crossing and travel restrictions imposed by nations around the world in the wake of COVID-19 have left airlines and passengers alike coping with the resulting uncertainty.

And while more people are flying abroad today than in the early days of the pandemic, passenger levels are still far below pre-pandemic levels.

A Long Way From 2019

The International Air Transport Association (IATA) has reported that the world saw a 60 per cent dip in the number of passengers who flew in 2020 as compared to 2019.

In July 2021, international travel demand was down nearly three-quarters from what it was in 2019 — though the IATA says the traffic is improving across the globe.

In Canada, there is hope among airlines that their industry will see clearer skies ahead, though the uncertainty of the COVID-19 pandemic makes it tough to forecast exactly when.

At Air Canada, there is optimism now that new travel rules allow international visitors — at least those who are fully vaccinated — to enter the country for non-essential travel. The change took effect September 7.

"We look forward to welcoming customers from around the world back on board," Peter Fitzpatrick, a spokesperson for the airline, told CBC News via email.

Fitzpatrick said the airline has seen steep revenue declines during the pandemic on the international side of its business — with its international passenger revenue less than one-tenth of what it was just two years ago as of the second quarter of 2021.

WestJet told CBC News that it's "working diligently to predict the balance in demand and to support our guests' needs" as vaccination rates rise and travel restrictions ease.

"To get to where we need to go, it's going to take a continued focus on the safe restart of travel," WestJet spokesperson Morgan Bell said in an email.

Montreal-based Air Transat is also hoping to put more people in planes after operating no commercial flights for six months earlier this year.

"We're very pleased we were able to resume operations ... and move into the restart phase where our activities can gradually expand," Air Transat president and CEO Annick Guérard said in a statement accompanying the release of the company's latest quarterly results.

"Particularly as we look forward to a winter season that promises to be much busier than the last one."

The airline, however, does not expect its operations to return to pre-pandemic levels before 2023.

Toronto-based Porter Airlines is preparing to restart service to four U.S. cities later this month after an 18-month suspension of flights.

"We believe demand for these routes will gradually return as flights are re-introduced across our network," Porter spokesperson Brad Cicero told CBC News via email.

"Flights are returning in phases, growing to approximately 60 per cent of 2019 capacity by October 6."

How To Move Forward

The use of vaccine passports is one possible tool to encourage international travel.

The federal government has said it "recognizes that proof of vaccination credentials will support the re-opening of societies and economies."

Joseph Ali, associate director for global programs at the Johns Hopkins Berman Institute of Bioethics in Baltimore, believes support for such vaccine documentation is growing — though it may not be "strictly required" for all travellers in the immediate future.

"Until there is sufficient supply and distribution of vaccines globally ... it won't be appropriate to require vaccination passports for all passengers," Ali said in an email.

Such a system would also depend on nations recognizing the vaccines being used outside their borders, as well as on the evolving circumstances of the pandemic.

"Vaccine passport systems won't definitively solve all COVID-19-related travel challenges, but they may help get us closer to doing things that are important to many," said Ali.

What About Ottawa?

Canada's federal government, prior to the election call, made arguments for such a system of proof-of-vaccination documentation for international travel, with the government stating plans to deliver a version by early fall.

Each federal party has its own idea of how to safely re-open for international travel.

The Conservatives, according to their platform, would require "rapid testing at all border entry points and airports" for all travellers, vaccinated and unvaccinated, without exception. The party says it also intends to help rebuild the country's airline sector.

The Liberals, meanwhile, say travellers would have to get vaccinated if they wanted to get on a commercial flight.

The New Democrats told CBC News that Leader Jagmeet Singh supports Canada developing a national vaccine passport enabling travel around Canada and abroad.

The Greens did not immediately respond to a request for comment.

Arvind Magesan, a University of Calgary economics professor, said it's imperative to develop co-ordination among nations on vaccine passports for obvious reasons — as there's "no point in getting on a plane" if your vaccine isn't recognized by the place you're trying to fly to.

"That's a really hard problem, trying to co-ordinate policy across different countries," Magesan said in an interview.

A Different Future?

Some observers think the pandemic may spur permanent shifts in airline travel patterns.

The industry may see fewer work trips in future, according to Marc-David Seidel, an associate professor at the University of British Columbia's Sauder School of Business.

Seidel said people have become accustomed to using technology to conduct business in new ways and the advantages of not having to travel are clear to them.

"Do I really want to have to fly halfway around the world to have a four-hour meeting?" said Seidel, who sees the current moment as an opportunity to rethink what kinds of travel are truly necessary.

The University of Guelph's Joppe, on the other hand, believes business travel will eventually recover.

"People want to travel and our whole lifestyle has become one of mobility," said Joppe.

White House Plans New System For International Travel, Contact Tracing Rules

By David Sheardson, Reuters, September 15, 2021

<https://news.yahoo.com/white-house-plans-system-international-153710029.html>

The United States is developing a "new system for international travel" that will include contact tracing for when it eventually lifts travel restrictions that bar much of the world's population from entering the country, a senior White House official said on Wednesday.

White House coronavirus response coordinator Jeff Zients told the U.S. Travel and Tourism Advisory Board the administration does not plan to immediately relax any travel restrictions citing COVID-19 Delta variant cases in the United States and around the world.

Reuters first reported early in August that the White House was developing vaccine entry requirements that could cover nearly all foreign visitors. The White House previously confirmed it was considering mandating vaccines for foreign international visitors.

"The American people need to trust that the new system for international travel is safer even as we - I mean at that point - we'll be letting in more travelers," Zients said on Wednesday, adding it will eventually replace existing restrictions.

"We are exploring considering vaccination requirements for foreign nationals traveling to the United States," Zients said.

Commerce Secretary Gina Raimondo said at the same meeting that the spike in COVID-19 cases is preventing lifting international travel restrictions. "We want to move to a metrics-based system," Raimondo said. "Before we can do that, we have to get a better handle on the domestic situation, which requires us to get everyone vaccinated."

Zients said the new plan would replace the current restrictions and would be "safer, stronger and sustainable." He did not lay out specific metrics for when the administration might relax restrictions.

"Vaccination rates matter here at home and other countries," Zients said, urging travel companies like airlines to quickly mandate employee vaccines.

Some industry officials fear the Biden administration may not lift travel restrictions for months or potentially until 2022.

The extraordinary U.S. travel restrictions were first imposed on China in January 2020 to address the spread of COVID-19. Numerous other countries have been added, most recently India, in May.

The administration wanted to lift travel restrictions "as soon as we can," Zients said.

Contact Tracing

Zients said the new system will include collecting contact tracing data from passengers traveling into the United States to enable the Centers for Disease Control and Prevention (CDC) to contact travelers if exposed to COVID-19.

The Trump administration in 2020 blocked an effort to require airlines to collect contact tracing information from U.S.-bound international passengers after some senior administration officials cited privacy concerns.

Zients said they want the new system to be "ready to press go on" when it is safe to lift restrictions. "We get the importance of this," Zients said.

The United States currently bars most non-U.S. citizens who within the last 14 days have been in the United Kingdom, the 26 Schengen countries in Europe without border controls, Ireland, China, India, South Africa, Iran and Brazil.

The United States separately bars non-essential travel by most non-U.S. citizens at U.S. land borders with Mexico and Canada.

Critics say restrictions no longer make sense because some countries with high rates of COVID-19 infections are not on the restricted list while some countries on the list have the pandemic under control.

State Senator Calls On NY Governor And President Biden To Take Action To Re-Open Northern Border

By Pat Bradley, WAMC Northeast Public Radio, September 11, 2021

<https://www.wamc.org/news/2021-09-11/state-senator-calls-on-ny-governor-and-president-biden-to-take-action-to-re-open-northern-border>

State and local lawmakers in northern New York are calling on Governor Kathy Hochul to use her new status to push the Biden administration to re-open the U.S.-Canada border.

The border closed to non-essential travelers in March 2020 and the closure was extended monthly. In August, Canadian officials re-opened their land crossings to nonessential travelers if certain COVID-19 protocols are met. But the U.S. side has remain closed.

The continuing refusal to allow Canadian travelers to cross land borders is exasperating officials on the American side.

"If the Canadians can figure out how to open the border to us how is it that the United States can't figure out a way to open the border to them?"

45th District Republican state Senator Dan Stec says it should not be complicated to create a plan to re-open the border. He says the region has now seen the loss of a second summer tourism season and is entering the fall foliage and holiday seasons.

"The summer season is over and we've lost that. But what shortly follows on the heels of that? Columbus Day weekend," says Stec. "Anyone that's familiar with the Adirondacks at all knows that that's when everybody likes to visit the Adirondacks. We've got beautiful fall colors. The weather is nice and the area is bustling with activity. Simultaneously that weekend is the Canadian Thanksgiving holiday. It's a long weekend for both counties on both sides of the border that historically has seen a tremendous amount of cross border traffic. There's economic activity that's generated."

Senator Stec, whose district spans from Queensbury to the border, wrote to Democratic Governor Kathy Hochul and President Joe Biden, both Democrats. He notes that Governor Hocu, from western New York, is "undoubtedly keenly aware of the distinctive and critically important US/Canadian relationship." Stec hopes the Hochul will push the federal administration to re-open the border.

"The New York governor and one of the busiest border crossings on that Canadian border is in a position to say 'Mr. President as we try to right the ship in New York, as we try to put this bad chapter behind us, you know this embarrassment to our party, what's high on my list Mr. President? We need to figure out a way to re-open that border responsibly and quickly.' She's in a position to deliver that message that Governor Cuomo couldn't because of his long tenure and all his other problems. He wasn't asking for any favors on the border. Whatever favors he was using up in Washington had nothing to do with the Canadian border. But she's in a position to say hey clean slate. What can the federal government do to help?"

In his letter to President Biden, Senator Stec says there was relief and gratitude when Canada re-opened its border. But he is dismayed that the U.S. did not reciprocate.

"No plan for the border's inexcusable. It's not professional. It does not bode well for confidence in governance our inability to come up with a 'this the plan for the Canadian border,'" Senator Stec says. "A few months ago it was the Canadians that were skittish and we were talking about unilaterally re-opening the border. Now here we find ourselves in mid-September and it's flip-flopped where the Canadians are the ones that are letting vaccinated New Yorkers in. But the United States has not reciprocated that. And again that's no way to treat your best friend on the international scene."

Republican Clinton County Legislature Chair Mark Henry says all things considered, the region's economy is in fairly good shape.

"The Clinton County economy is doing fairly well. Our sales taxes are up. Our revenues are up. Some of that has to do with the planning of this legislature and the budget that we built over the last year. However I think it would be naive to think that it wouldn't be much better if we weren't able to get the Canadian citizens down here to visit. The numbers are okay. We think they would have been better," Henry notes. "On the issue of the Canadian border we in Clinton County need this border open. We need clarity. We need a plan. We need it done safely. We know that's not going to happen tomorrow. But give us a plan."

U.S. officials will determine whether to keep the land borders closed for another month on September 21.

N.Y. Officials Continue Push For Border Re-Opening

By Clara Chapman, Plattsburgh Press-Republican, September 12, 2021

https://www.nny360.com/news/publicservicenews/n-y-officials-continue-push-for-border-re-opening/article_c5e9f283-084a-5200-bdcf-8033e79d88fd.html

State Senator Dan Stec, R-Queensbury, sees Kathy Hochul's status as a brand new governor as an opportunity for movement on re-opening travel into the United States across the northern border with Canada.

At a news conference on the steps of the Clinton County Government Center last week, he pointed to Hochul's local government experience and her tenure representing a border district in Congress.

He believes the federal government wants to see Hochul succeed, and posited that she is in a position to ask the federal government to figure out a way to re-open the border responsibly and quickly, a message he feels Andrew Cuomo could not deliver "because of his long tenure and all his other problems."

Stec further argued that it would be a good move for President Joe Biden.

“He needs to establish some level of success, credibility and competence that I think he’s been short on in other areas recently and so this is an opportunity for both of them to deliver for their constituents, not just in northern New York, but from Maine all the way to Puget Sound.”

Canada began allowing Americans fully vaccinated against COVID-19 to cross northward at the beginning of August, following more than 16 months of bilateral restrictions that had effectively shut down non-essential crossings. But the United States did not reciprocate, instead extending the limits on southward travel through September 21.

Stec has joined calls for re-opening the shared boundary, including at a July press conference hosted by U.S. Senate Majority Leader Charles Schumer, D-N.Y., at the Plattsburgh Boat Basin Marina.

He said, at that event, officials had lamented the potential loss of the summer season. Now, it’s post-Labor Day, Stec continued, and the closure is currently set to expire weeks before the long Columbus Day weekend, which coincides with Canadian Thanksgiving.

“It’s a long weekend for both countries on both sides of the border that historically has seen a tremendous amount of cross-border traffic for family gatherings, but with the family gatherings obviously having economic benefit.”

In recently-sent letters, Stec pointed to the upcoming Canadian holiday when he urged Biden to let the restrictions expire on September 21 and asked Hochul to join in the effort to advocate with the Biden administration for that to happen.

He acknowledged that not everyone agrees with the idea of simply opening the border.

“But I think what is universally shared is we can’t keep saying every month, ‘We’ll let you know in 30 days,’ with no metrics. What are we shooting for? What are we waiting for?”

He said it was inexcusable that the government had not put out a plan for restarting southward travel, and likened the situation to an invisible goal post.

“A few months ago, it was the Canadians that were skittish and we were talking about unilaterally re-opening the border. Now, here we find ourselves in mid-September and it’s flip-flopped where the Canadians are the ones that are allowing vaccinated New Yorkers in but the United States has not reciprocated that and, again, that’s no way to treat your best friend on the international scene.

“If the Canadians can figure out how to open the border to us, how is it that the United States can’t figure out a way to open the border to them?”

The federal government has the resources and authority to act, Stec said.

“There’s a lot of people making an awful lot of money that have a lot of letters after their name working for the Biden Administration that ought to be able to figure out a plan for the border post-haste.”

Clinton County Legislature Chair Mark Henry said, though the county's economy is doing fairly well, it would be naive to think it wouldn't be doing much better if Canadians could visit to use Plattsburgh International Airport, visit area restaurants, and stay at local hotels.

Hall said the ongoing border closure hurts the airport, he said, and he expressed frustration with whoever first developed the now trademark 30-day extensions of the restrictions.

According to Hall, planes with Canadians on board are flying into the airport every day, then picking up their motor homes. Those can be transported across by commercial transport businesses.

"It's the people up in Canada that can afford to do that who are being allowed into the United States, but not the average working person in Canada ... and it's totally wrong."

According to a news release from State Assemblyman D. Billy Jones' office, Jones, D-Chateaugay Lake, and fellow Council of State Government East Canada-U.S. Relations Committee co-chair Guy Ouellette, a member of the National Assembly of Quebec, recently passed a resolution in support of the U.S. and Canadian governments working together to re-open the border at the organization's annual meeting.

"The border should not just be open to those who have the means to fly and there are ways for the border to re-open safely so that families can be reunited," Jones said in a statement. "Canada opened their borders to Americans, and it is about time that the United States reciprocated."

Ouellette posited that the faster the border is freely opened, the faster a return to normal life can hopefully occur.

North Country Chamber of Commerce President Garry Douglas said the ongoing restrictions were getting discouraging, though the advocacy by state and federal representatives was appreciated.

"You would think (the partnership between the two countries) would be a priority but, I hate to say it, its place on the current federal priority list seems to be somewhere below pineapple sales in Greenland."

New York North Country Lawmaker Calls For A Canadian Border Re-Opening

By Nick Reisman, City of Albany, September 9, 2021

<https://spectrumlocalnews.com/nys/central-ny/ny-state-of-politics/2021/09/09/north-country-lawmaker-calls-for-canadian-border-re-opening->

The North Country is at risk of losing out on the fall tourist season from Canadian visitors if the border isn't fully re-opened in the coming weeks, Democratic state Assemblyman Billy Jones said on Thursday, September 9.

The U.S.-Canadian border closure due to the COVID-19 pandemic was extended to at least September 21 amid bipartisan calls in New York for the restrictions to ease. Jones is worried businesses will continue to be harmed by the lack of traffic between the two countries.

"The fall tourist season is approaching, and yet Canadians still are not able to cross the United States-Canada border unless they have the money to fly here," Jones said. "Enough is enough! It has been over 16 months since the border closed, and the federal government must make this a priority to not only help struggling local businesses but to reunite families that continue to be separated due to these restrictions."

Jones is the co-chairman of the Canada-U.S. Relations Committee Assembly, and his counterpart on the panel, Member of the National Assembly of Quebec Guy Ouellette, also backed a re-opening of the border.

"Since our nomination on both sides of the border, Assemblyman Jones and I worked hand-in-hand to promote Canada-US interests and closely the New-York-Quebec economies," said Ouellette. "The faster borders are freely re-opened, the faster we will hopefully return to a normal life. Those are the main reasons the resolution was adopted unanimously. We both hope to meet each other in-person soon after the pandemic to continue working together for our citizens' interests."

Nevertheless, the pandemic has dragged on, and the uncertainty driven by the spread of the delta variant this summer, which has led to a spike in hospitalizations and cases, has led to the return of some public health rules in gathering spaces in New York.

US Border Towns Want The Canadian Border To Open For The Economy

By Tomas Hoppough, The Denver Channel, September 9, 2021

<https://www.thedenverchannel.com/news/national/us-border-towns-want-the-canadian-border-to-open-for-the-economy>

While Canada's border is open to Americans for non-essential travel, the U.S. announced it will not open its borders for Canadians until at least September 21.

Western New York is the point on the map where two flags are raised in one city: the Maple Leaf, and Old Glory.

"We are such an integrated economy here," said Dottie Gallagher, the CEO of Buffalo Niagara Partnership. "Just in tourism spending, 35 to 45 percent of our tourism visitors were Canadian. So, that's \$650 million to almost \$900 million a year just in Canadian spending."

What the two nations have raised together is the world's most comprehensive trading relationship. It rakes in \$1.7 billion a day in goods and services traded between the two nations, according to the U.S. Department of State.

However, when the pandemic struck, border cities such as Buffalo took a major hit.

“When you look at the overall tourism spending, that’s just shut off for us,” Gallagher said. “I mean our city has been declining in population for almost 70 years. And we really rely on that visitation to drive a lot of our tax revenue and visitor spending. Our airport – 10 to 15% of passengers that fly out of there are Canadian. That’s \$200 million a year we lost.”

Industries such as retail, tourism, and restaurants lost major business from their international neighbors.

Recently, the Canadian border opened to Americans. With a vaccination card and a negative COVID-19 test, Americans can walk over into Canada.

However, that hasn’t been reciprocated by the U.S.

According to Statistics Canada, with Canadians spending on average \$3,000 per trip to the U.S., the economy lost \$4 billion in Canadian spending in the final quarter of last year.

For some tourism businesses, it’s been a struggle.

“We lost out on so much business,” said Mary Roberts, the executive director of the Frank Lloyd Martin House. “In a normal pre-pandemic year, we would welcome 40,000 visitors a year. That’s 5,000 to 6,000 visitors from Canada that are not coming here. Here at this site, we are losing conservatively \$250,000 each year.

And restaurant owners hope the border will open soon because their business depends on Canadian visitors.

“One of our factors to re-opening was the original target dates of the border re-opening,” said Dora Kukuliatas Wisniewski, the owner of Tom’s Restaurant. “We anticipated that being last year in September, but things didn’t go as we thought they would. So, we are renovating. We are hopeful the border will open soon because we are binational partners. We are a binational region. Western New York needs Southern Ontario as much as Southern Ontario needs Western New York.”

The U.S Department of Homeland Security stated that “Given the outbreak and continued transmission and spread of COVID-19 within the United States and globally, the Secretary has determined that the risk of continued transmission and spread of the virus associated with COVID-19 between the United States and Canada poses an ongoing “specific threat to human life or national interests.”

Provincial Vaccine Passports To Be Certified For Travel As Interim Measure: Trudeau

By Paola Loriggio, The Canadian Press, September 3, 2021

<https://www.ctvnews.ca/politics/federal-election-2021/provincial-vaccine-passports-to-be-certified-for-travel-as-interim-measure-trudeau-1.5572628>

A re-elected Liberal government would certify provincial vaccine passports for use in international travel as an interim measure until a federal version is put in place, Liberal Leader Justin Trudeau said on Friday, September 3.

Asked to lay out a timeline for the federal vaccine passport his party has promised to deliver, Trudeau said any national program would first have to involve work at the provincial level, since health information is the purview of provinces.

"Before getting to a federal proof of vaccination to allow for international travel in something that could be aligned with, and perhaps inserted in, your Canadian passport, we have to work with the provinces anyway to get that information," he said.

Several provinces have already created their own system, or plan to do so, and Trudeau said his party is working with them to "add a federal element of certification so you can show it at international airports" for travel purposes.

"It is an interim measure that will be very good for the next year or so, easily, while we prioritize the things that are going to keep Canadians safe," he said.

"We will be bringing in that more formalized version in the coming months or a year perhaps, but the priority is giving people a solid document that will allow them to do both things (travelling and accessing non-essential services domestically)."

Last week, Trudeau announced a re-elected Liberal government would set aside \$1 billion to help provinces seeking to create their own vaccine passports for domestic use.

The Liberal leader spoke on Friday, September 3 from a hangar at Canada's busiest airport where he again touted his plan to make vaccination mandatory for travellers on planes, trains and cruise ships.

Mandatory immunization has been a hot topic in the election -- and one that the leaders addressed in Thursday, September 2's French-language debate.

Trudeau said he won't force anyone to get a COVID-19 shot, but plans to restrict the privileges of those who refuse to get one without a medical reason.

Alberta Declares Health Emergency, Will Bring In Vaccine Passports As COVID-19 Surge Threatens Health Care System

By Carrie Tait, The Globe and Mail, September 15, 2021

<https://www.theglobeandmail.com/canada/alberta/article-alberta-declares-health-emergency-will-bring-in-vaccine-passports-as/>

Alberta Premier Jason Kenney, facing turmoil in his caucus and a health care system on the verge of failing as COVID-19 spreads unchecked, introduced a vaccine passport system that will give businesses the choice between tough restrictions or demanding customers show proof of vaccination or a negative test.

Mr. Kenney declared a state of public health emergency and said Alberta may run out of intensive care beds and staff to care for ICU patients within 10 days. Alberta is also re-introducing physical distancing restrictions in public; banning indoor private social gatherings for people over 12 who are not vaccinated; limiting indoor gatherings for those who are vaccinated; requiring all staff, and students in Grade 4 to 12, to wear masks in school; ordering people to work from home; and other measures.

The Premier acknowledged he previously promised his government would not support a vaccine passport system but he said he was left with no choice.

“The government’s first obligation must be to avoid large numbers of preventable deaths. We must deal with the reality that we are facing. We cannot wish it away,” he said. “Morally, ethically and legally, the protection of life must be our paramount concern.”

He acknowledged the government made a mistake when it decided over the summer to treat COVID-19 as an “endemic” illness like the flu.

“It is now clear that we were wrong – and for that, I apologize,” he said.

The Premier made the decision after two days of cabinet and United Conservative Party caucus meetings.

Alberta’s health care system is overrun with patients who are not vaccinated against the virus, forcing Alberta Health Services to cancel surgeries in order to expand ICU capacity beyond its baseline of 173 beds. There were 877 COVID-19 patients in Alberta’s hospitals as of Tuesday, September 14, including 218 in ICU. Roughly 93 per cent of COVID-19 patients in ICU are unvaccinated or partly vaccinated, and 73 per cent of infected patients in other parts of the hospitals are unvaccinated or partly immunized.

Vaccine passports have boosted immunization efforts in other provinces. In the two weeks after British Columbia announced plans for vaccine passports, its immunization rate for people between the ages of 18 and 29 climbed by more than 4 per cent, Alberta’s Chief Medical Officer, Deena Hinshaw, said on Monday, September 13. Further, vaccination rates increased almost 3 per cent for those between 30 and 39, and 1 per cent for those over 50, she said.

In Alberta, 79 per cent of people over 12 have received at least one dose of vaccine, as of Tuesday, September 14, compared to 84 per cent of eligible Canadians as of September 4. Further, 71 per cent of eligible Albertans have two shots, compared to 77 per cent across the country. Of Alberta's total population, 67.4 per cent have one shot and 60.5 per cent have two, according to government data.

Mr. Kenney, in July, said his government would not "facilitate" vaccine passports.

He said he would "discourage businesses" from implementing their own vaccine requirements, which he believed would violate Alberta's health privacy laws.

Major organizations disregarded his advice, including Alberta Health Services, the province's largest employer; Canadian Natural Resource Ltd., the oil sands powerhouse; the Calgary Flames; the Edmonton Oilers; and a smattering of smaller businesses. Nine post-secondary institutions in Alberta on Monday, September 13 said that people who do not provide evidence they are vaccinated will not be allowed on their campuses.

A negative test will only be accepted in lieu for those with medical or other protected grounds detailed in the Alberta Human Rights Act. Previously, three of the nine post-secondary schools announced vaccine mandates, with exceptions for those who test negative, but did not all demand evidence.

Mr. Kenney, on September 3, re-introduced masking requirements for indoor public spaces, although schools were exempt, and nixed liquor service after 10 p.m. He also announced a \$100 incentive for people to get their first or second doses – a decision that has done little to jack up vaccination rates. Critics argued that this policy rewarded laggards, especially given the masking and liquor restrictions applied to everyone.

Saskatchewan To Require Proof Of COVID-19 Vaccination To Try To Increase Uptake

By Mickey Djuric, The Canadian Press, September 16, 2021

https://www.theglobeandmail.com/canada/article-saskatchewan-to-require-proof-of-covid-19-vaccination-to-try-to/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-9-16%20&utm_term=Coronavirus%20Update:%20Comirnaty%20and%20SpikeVax%20are%20monikers%20for%20vaccines%20now%20fully%20approved%20by%20Health%20Canada&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Saskatchewan is bringing in a proof of vaccination policy to try to increase the number of people immunized against COVID-19 and to decrease pressures on hospitals.

The policy is to come into effect October 1, and will apply to nightclubs, bars, casinos, movie theatres, museums, indoor dining at restaurants, and sporting events.

Proof of vaccination won't be required for civil services, retail or grocery stores, places of worship, at hotels or at non-ticketed amateur sporting events, including youth athletics and recreational leagues.

Those who are not vaccinated will have to show a negative test.

Premier Scott Moe says the policy is meant to make it increasingly difficult for those who haven't been immunized to move around communities.

"These are not measures we wanted to implement – and as a government we have been patient in providing the opportunity and access to get vaccinations – but that patience has come to an end," Moe said on Thursday, September 16.

"The vast majority of Saskatchewan people have grown tired of the reckless decisions of the unvaccinated that are now driving our fourth wave."

Moe said all government employees will also be required to show proof of vaccination or a negative COVID-19 test.

Saskatchewan is also reinstating a province-wide mask mandate for all indoor public places starting Friday, September 17.

Moe had previously said he would not bring in vaccination passports and that getting a shot was a personal choice.

"As a province, and as a government, we have been very patient. Possibly too patient," he said.

Saskatchewan is the last province in Western Canada to implement such a policy.

Alberta Premier Jason Kenney, who had also been adamant that he would not require proof of vaccinations, announced on Wednesday, September 15 that he was bringing in a similar program.

Unlike Kenney, Moe did not offer an apology. He said his Saskatchewan Party government acted in the best interests of its citizens with the information it had at the time.

Chief medical health officer, Dr. Saqib Shahab, said proof of vaccination may not be enough and further public health orders could be required.

Shahab has said in the past that vaccination rates need to increase by up to 15 per cent to see a reduction in hospitalizations.

Saskatchewan has the highest weekly rate of COVID-19 cases in Canada and the second-lowest rate of vaccinations among its eligible population, Health Canada data shows.

"Why in the worst pandemic we've seen in 100 years, [is] vaccine uptake so low?" Shahab said.

"Many other parts of the world are still waiting for the vaccines ... and here we have a third of the population mired in conspiracy theories."

Several unions representing health care workers, as well as the official Opposition, were critical of Moe's response.

"Copying Jason Kenney's 'too-little, too-late' plan is not leadership. And a premier who always acts last – if at all – is not a leader. The people of Saskatchewan deserve so much better than the arrogance and inaction of Scott Moe," NDP Leader Ryan Meili said in a statement.

The pandemic's fourth wave in Saskatchewan is putting significant capacity pressures on health care. Moe said that's why his government was reluctantly introducing the policy.

Last week, the province ran out of intensive care beds. The Saskatchewan Health Authority added another 51 spaces to accommodate a projection of 80 COVID-19 ICU patients and to maintain intensive care for 50 other non-COVID-19 patients.

Health care workers are being redirected to help deal with the surge, while doctors are deciding which surgeries need to be cancelled to free up beds. Hospitalizations are projected to climb in the next month before the new measures can show any effect.

"We will be tested as an organization like we have never been tested before in the upcoming weeks," said Scott Livingstone, CEO of the Saskatchewan Health Authority.

The province reported 439 new cases, 22 per cent of which were in children under the age of 12, who are ineligible for a vaccine. There were 218 people in hospital, 48 of them receiving intensive care.

Canada's chief public health officer, Dr. Theresa Tam, cautioned the rest of the country about what's happening in Saskatchewan and Alberta.

"Learn from the West, and know that this could happen anywhere where vaccine coverage is low," Tam said.

Canadian Tourism Destinations Brace For Busy Winter Season Amid Ongoing Staff Shortage

By Salmaan Farooqui, The Canadian Press, September 13, 2021

https://www.theglobeandmail.com/business/article-canadian-tourism-destinations-brace-for-busy-winter-season-amid/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-9-13_20&utm_term=Coronavirus%20Update:%20Federal%20party%20leaders%20condemn%20protests%20outside%20hospitals%20across%20Canada%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeFJOJkTb

Stephane Prevost managed to weather the staffing shortages at his restaurants in Banff, Alberta, for most of the summer. But by early August, he had to close one day a week to give his workers a day off.

Later in August, Mr. Prevost said he closed his two restaurants as many as two days a week, with lunch service sometimes cancelled for the majority of the week, because there simply weren't enough workers.

As a hectic summer season comes to a close, Mr. Prevost is one of many business operators in destinations such as Banff and Whistler, B.C., who are bracing for a busier winter season as international visitors return to Canada amid a continuing staff shortage.

"Even pre-pandemic, the hospitality sector was always difficult to staff. Every single year, the available pool of hospitality staff has been diminishing," said Mr. Prevost, chef and co-owner of Block Kitchen and Bar and Shoku Izakaya in Banff.

"The pandemic has made it even worse, and a lot of people left the business entirely."

He says his business has raised wages as much as possible without compromising cash flow, and other restaurants in town are doing the same. He's also tried to throw staff get-togethers to improve morale.

"It's about trying to strike the right balance as employers to foster a good culture for our staff," said Mr. Prevost, who added his restaurants are bracing for a difficult winter season.

"We have to care about their health and well-being and support them as much as we can."

Business owners say the lack of international workers has been a particularly large burden. Canadian mountain towns have long relied on foreign workers using working holiday visas, a reciprocal scheme Canada has with other countries such as Britain and Japan that allows young adults to easily obtain an extended visa for work and travel.

"The fact is we're not getting any inquiries or interest from staff who usually would be applying for jobs with working holiday visas," Mr. Prevost said.

Michel Dufresne, director of the Job Resource Centre in Banff and Canmore, said these visas have become more difficult to come by during the pandemic, and the uncertainty around COVID-19 has kept some people from moving to Canada as their own countries grapple with waves of the coronavirus.

At the centre of the issue is the lack of Australian workers, who face restrictions from their government about leaving their country, Mr. Dufresne said.

He said Australians are one of the largest groups of foreign workers in Banff, estimating they usually make up 30 per cent of staff at Banff's three ski resorts.

Ski villages such as Sun Peaks, B.C. will face unique challenges this winter, as they seek enough staff to keep the resort and all its facilities operating.

Colin Brost, senior director of market development with Tourism Sun Peaks, said the ski resort limited ticket sales last year because of pandemic. It was mostly to safeguard against COVID-19, but also to ensure that guests could have a good experience despite lower staffing levels at the resort.

He pointed out that resort facilities such as ski schools often rely on foreign workers who travel between the Northern and Southern hemispheres as they chase winter.

“It is a struggle to attract staff across the board,” Mr. Brost said.

“Accommodation is a critical issue is well. Sometimes, somebody is able and wants to work in a place like Sun Peaks, but can they afford to live there, and is there affordable housing for them?”

Even as some workers may balk at travelling for work, tourism destinations expect many more to travel for pleasure.

“It’s going to be kind of like when restaurants first re-opened here, it got really busy real fast, but they didn’t have the workers to call on to come back,” said Mr. Dufresne, in Banff.

In British Columbia, Tourism Whistler said U.S. and international visitors account for roughly 60 per cent of travellers to the resort in a normal year.

As some restrictions return in the province owing to COVID-19’s fourth wave, the tourism board said it expects people to take a wait-and-see approach when they book for the winter season.

“In the same way that we anticipate more visitors to be coming again over the next year, we’re also hoping that we can attract back a lot of our international employees who come to Whistler on a working holiday visa to work and play,” said Barrett Fisher, CEO and president of Tourism Whistler.

“Certainly, that helps buoy our local work force.”

Back in Banff, Mr. Prevost called on the government to reduce the barriers for international workers who are trying to extend their stays in the country.

Already, he’s facing the loss of a dependable cook, who may be forced to leave once his visa expires.

“He’s having difficulties with that, and clearly he’s an ideal candidate with a good track record, and it’s frustrating that he can’t get a work visa,” Mr. Prevost said.

“The government needs to promote and make it easier for foreign workers.”

U.S. Congressman Pushing For Cruise Ships To Permanently Bypass British Columbia

Tourism Operators On The South Coast Are Growing Concerned That Cruise Ships From Alaska May Never Return To B.C. This As An Alaskan Senator Plans To Introduce A Bill That Would Allow Vessels From That State To Bypass Canadian Ports

By Richard Zuzzman, Global News, September 15, 2021

<https://globalnews.ca/news/8192998/u-s-congressman-pushing-for-cruise-ships-to-permanently-bypass-british-columbia/>

Alaska Congressman Don Young has introduced legislation that, if passed, would allow cruise ships to permanently skip ports in British Columbia.

Young, a Republican serving his 25th term in the U.S. House of Representatives, is pushing for a law that would allow ports or land owned by Tribes or Alaska Native Corporations to satisfy the Passenger Vessel Services Act's foreign stop requirement.

Currently, under the Passenger Vessels Services Act, large foreign-flagged passenger vessels are not permitted to make consecutive U.S. port stops without a foreign stop in between.

For the 2021 cruise ship season, cruises were exempted from stopping in Canada on voyages between Seattle and Alaska due to the COVID-19 pandemic.

"With new tools for economic development and prosperity, I believe Alaska can come back stronger than ever before," Young said in op-ed published in the Vancouver Sun.

"When the chapter about the COVID-19 pandemic is written in Alaska's history, it will be remembered as a time of resilience, shared sacrifice, and the never-give-up spirit that lives within all Alaskans."

Young says the pandemic "exposed critical vulnerabilities" in Alaska's economy, which required emergency action to save a portion of the 2021 summer cruise season.

The Canadian tourism economy has benefited by the American law by forcing cruise ship companies to either start in Vancouver or stop in Victoria on the way from Seattle to Alaska. The industry is worth more than \$4 billion for the Canadian economy.

"Upon the expiration of the Alaska Tourism Restoration Act, Canada will once again have de facto veto authority over Alaska's cruise industry. As a result, we must reform the PVSA to protect the sovereignty of our tourism economy," Young said.

“The return of cruise ships to southeast Alaska brought much-needed economic activity to the region. But it also served as a reminder that, in the future, we cannot allow such a vital portion of our economy to be held hostage by a foreign country, in this case, Canada.”

Speaking on CKNW’s Jas Johal Show on Tuesday, September 14, BC Premier John Horgan said that he had a positive meeting with Alaska Senator Lisa Murkowski earlier this year.

Horgan said cruisers “love” to travel along the coast including stops in British Columbia.

The Canadian government rejected a request from the United States for a technical stop along the coast to avoid the temporary legislation that was eventually passed.

Victoria and Vancouver are preparing for cruise ships to come back in the spring.

“We are very actively engaging with the industry, making sure they are seeing Vancouver and Victoria, and the lion’s share of the trip, if through British Columbia,” Horgan said.

“It is unfortunate we have these disruptions to our relationship.”

Venice Prepares To Charge Tourists, Require Booking

By Silvia Aloisi and Alex Fraser, Reuters, September 6, 2021

https://www.theglobeandmail.com/world/article-venice-prepares-to-charge-tourists-require-booking-2/?utm_medium=email&utm_source=Sightseer&utm_content=2021-9-12_9&utm_term=Venice%20prepares%20to%20charge%20tourists,%20require%20booking&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

From a control room inside the police headquarters in Venice, Big Brother is watching you.

To combat tourist overcrowding, officials are tracking every person who sets foot in the lagoon city.

Using 468 CCTV cameras, optical sensors and a mobile phone-tracing system, they can tell residents from visitors, Italians from foreigners, where people are coming from, where they are heading and how fast they are moving.

Every 15 minutes, authorities get a snapshot of how crowded the city is – alongside how many gondolas are sliding on the Canal Grande, whether boats are speeding and if the waters rise to dangerous levels.

Now, a month after cruise ships were banned from the lagoon, city authorities are preparing to demand that tourists pre-book their visit on an app and charge day-trippers between €3 and €10 to enter, depending on the time of the year.

Airport-like turnstiles are being tested to control the flow of people and, should the numbers become overwhelming, stop new visitors from getting in.

Venice mayor Luigi Brugnaro says his aim is make tourism more sustainable in a city visited by 25 million people a year. But he acknowledges the new rules are likely to be a hard sell.

“I expect protests, lawsuits, everything ... but I have a duty to make this city livable for those who inhabit it and also for those who want to visit,” he told foreign reporters on Sunday, September 6.

Potential visitors are skeptical.

“It brings the wrong tone in me when I hear that I have to pay entrance just to see the buildings in the streets of the city because who decides who can go in?” said Marc Schieber, a German national in Venice for the current film festival.

“I think it is probably a new way to generate money.”

Mr. Brugnaro said authorities had yet to decide how many people was too many, and when the new rules would kick in, though they were expected to come into force between next summer and 2023.

The scheme, first mooted in 2019, was postponed because of COVID-19. During last year’s lockdown, Venetians marvelled at their city’s narrow alleys for once without throngs of tourists, the lagoon waters made pristine by the absence of motorboats.

But as visitors returned to pack St. Mark’s Square this summer, officials say Venice cannot afford, for its own survival, to let the numbers go unchecked.

Conditions Attached

About 193,000 people squeezed into the historic centre in a single day during the 2019 Carnival, before the pandemic struck. On August 4 of this year, the city counted 148,000, with the difference explained by the fact many U.S. and Asian travellers have still not returned to Europe.

“There is a physical limitation on the number of people that can be in the city at the same time,” said Marco Bettini, director-general of Venis, the IT company that built the monitoring system in partnership with phone operator TIM.

“We don’t want to leave anyone behind or stop people from coming to Venice. We want people to book in advance, tell us where they want to go, what they want to visit, in order to provide a better quality of service.”

Residents, students and commuters will be exempt from the tourist tax. So will those spending at least one night in a Venice hotel, given they will have already paid the overnight tariff of up to €5 a day levied by the city.

Mr. Brugnaro brushed aside concerns about privacy, saying the data collected was anonymous. But his message was clear: by controlling the number of tourists that come to Venice, he also wants travellers to behave.

“There’ll be conditions attached to obtain priority bookings and discounts,” he said. “You can’t come in your swimming suit. You can’t jump from a bridge or get drunk. Whoever comes must respect the city.”

In Venice, where the number of residents in the centre has shrunk to just 55,000, from about 175,000 in the 1950s, Mr. Brugnaro’s plan is the subject of heated debate, with some worrying it will deter less well-heeled tourists and turn the city into a theme park.

Others, such as 50-year-old Stefano Verratti who sells Murano glass near the train station, backed the idea of discouraging day-trippers.

“I have been here for 30 years, and it used to be very different. Before Venice was really romantic,” he said. “Now it’s just people rushing to buy a kebab, take a quick selfie on the Rialto bridge, and then rushing to take a train. I don’t know if they really enjoy it.”

Dutch Ditch Social Distancing, Mandate COVID-19 Passes

By Mike Corder, The Associated Press, September 14, 2021

[Dutch ditch social distancing, mandate COVID-19 passes \(msn.com\)](#)

Social distancing will end in the Netherlands on September 25, the same date that the government will begin mandating COVID-19 health passes to get into venues such as bars, restaurants and theaters, caretaker Prime Minister Mark Rutte said on Tuesday, September 14.

The end of what the Dutch have come to know as the 1.5-meter (3-foot) society is the most significant part of the latest round of easing the country’s pandemic lockdown and ends social distancing, which has been in place for the past 18 months.

“At a time when many people were sad, we had to keep our distance,” Rutte said.

But it goes hand-in-hand with the use of digital passes showing if people have been fully vaccinated, have just tested negative, or have recently recovered from COVID-19. Other European countries such as France already have similar rules requiring a COVID-19 pass to get into public venues such as bars and restaurants.

That has angered vaccine skeptics, who argue it's a way of compelling them to get their vaccine shots. Caretaker Health Minister Hugo de Jonge denied that, but said more vaccinations would be a good side effect.

“In neighboring countries, you see that the COVID-19 pass also has a positive effect on the vaccination level,” he said. “If that happens here, that is of course a plus.”

The government did not say how long the pass would be in use, but De Jonge said it would be “as temporary as possible.”

Some 62% of the Dutch population of 17.5 million people has been fully vaccinated, including 77% of adults, according to European Center for Disease Control figures from September 5.

The announcement came on the day the Dutch public health institute said the number of positive tests declined 11% over the last week and COVID-19 admissions to hospitals and intensive care units also fell.

Earlier on Tuesday, September 14, the government's medical advisory body said a third booster vaccine shot should be given "with high priority" to people with seriously compromised immune systems. De Jonge said the government would take up the advice, which he said covers between 200,000 and 400,000 people.

The Health Council of the Netherlands also said giving booster shots to the rest of the Dutch population is not currently necessary but said preparations should be put in place to give people a booster shot if it becomes clear that the vaccines' effectiveness in preventing serious illness is declining.

"While the protection of some COVID-19 vaccines against infection has diminished somewhat over time, protection against serious illness has not," the council said. "There is therefore currently hardly any room for improving protection against serious illness and death with a booster."

Also on Tuesday, September 14, Rutte said that discos and nightclubs will be allowed to re-open but will have to shut their doors at midnight along with other bars and restaurants. Before the pandemic, most Dutch clubs closed much later than midnight. People will again be able to attend outdoor music and arts festivals if they show a COVID-19 health pass.

On Saturday, September 10, thousands took to the streets in cities across the Netherlands to demand a resumption of music festivals and similar events.

With the exception of a brief re-opening early in the summer, nightclubs and discos have been closed in the Netherlands since mid-March 2020. A Dutch hospitality lobby group went to court to force the full re-opening of nightclubs and discos. A judge is to rule on the request on Friday, September 17.

Boris Johnson To Scrap U.K. Vaccine Passports For Winter COVID-19 Plan

By Elizabeth Piper, Reuters, September 12, 2021

<https://www.theglobeandmail.com/world/article-boris-johnson-to-scrap-uk-vaccine-passports-for-winter-COVID-19-plan/>

British Prime Minister Boris Johnson will set out on Tuesday, September 14 his plans to manage the COVID-19 pandemic in the winter months, announcing a decision to scrap the introduction of vaccine passports and steps to end some emergency powers.

Johnson, under fire from some in his governing Conservative Party for raising taxes to fix a health and social care crisis, looks set to try to soothe those critics by ditching plans to introduce passports despite an increasing number of coronavirus cases.

Speaking to broadcasters, Health Minister Sajid Javid said he did not anticipate more lockdowns and that the vaccine passports would not be introduced in England, as the government depends instead on vaccines and testing to defend the public.

“Now that we’re entering autumn and winter ... the prime minister this week will be setting out our plans to manage COVID-19 over the coming few months and in that we will be making it clear that our vaccine program is working,” Javid told Sky News.

He told the BBC he was not “anticipating any more lockdowns” but would not take the measure off the table, that the government would not go ahead with vaccine passports to allow people to attend mass events and he wanted to “get rid of” PCR tests for travellers as soon as possible.

Lot Of Virus Around

Javid added the government would remain “cautious”, but “the vaccine program, our testing program, our surveillance program, the new treatments ... this is all our wall of defence and whilst there’s a lot of virus around, it is working”.

The night-time industry welcomed the U-turn on vaccine passports, with Michael Kill, the chief executive of the Night Time Industries Association (NTIA) trade body, saying he hoped businesses would be able to “start to rebuild a sector that has consistently been at the sharp end of this pandemic”.

The government also said it expected Britain’s Joint Committee for Vaccination and Immunization (JCVI) to confirm the details of a vaccination booster program to begin this month.

Britain, which has one of the highest official COVID-19 death tolls in the world, has seen the number of cases climb over the last few months after easing restrictions in July, when the government first bet on vaccines to protect the public.

The government was handed sweeping emergency powers in March 2020 with the introduction of the Coronavirus Act, which included measures to shut down businesses, to close down sectors of the economy, and the right to detain infectious people.

“These extraordinary times required necessary but intrusive measures. But I’m determined to get rid of any powers we no longer need because of our vaccine defences,” said Johnson in a statement.

The opposition Labour Party said it agreed it was a “reasonable” approach to take some measures off the statute book but warned the government that winter could punish the National Health Service (NHS).

“We know that winter is going to be difficult, the NHS are fearing the worst winter in living memory, we know we’re going to have more flu, respiratory problems,” Labour’s health policy chief Jonathan Ashworth told Times Radio.

“So we need to prepare our NHS for the winter.”

British PM Boris Johnson Ditches Vaccine Passports And Face Mask Rules Ahead Of Winter

By Paul Waldie, Europe Correspondent, The Globe and Mail, September 14, 2021

https://www.theglobeandmail.com/world/article-british-pm-boris-johnson-ditches-vaccine-passports-and-face-mask-rules/?utm_medium=email&utm_source=Morning%20Update&utm_content=2021-9-15_7&utm_term=Morning%20Update:%20Alberta%20e2%80%99s%20top%20doctor%20says%20COVID-19%20surge%20stems%20from%20removal%20of%20restrictions&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEefJOJkTb

British Prime Minister Boris Johnson is ditching vaccine passports, mandatory face mask rules, and work-from-home regulations, and will instead rely mainly on vaccinations to get the country through the winter months.

Mr. Johnson outlined the government's pandemic strategy for England on Tuesday, September 14 and it centred largely on expanding vaccinations to younger teenagers and launching a booster-shot program for front-line health care staff and people over the age of 50. Governments in Scotland, Wales and Northern Ireland, which run their own health care systems, are expected to largely follow suit.

The Prime Minister ruled out mandatory vaccine passports and face-mask requirements, at least for now. They would only be introduced if COVID-19 cases rise sharply and hospitals became overwhelmed.

"We are confident in the vaccines that have made such a difference to our lives and we're now intensifying that effort," Mr. Johnson said during a televised news conference. "We're now motoring ahead with the booster program ... so that's going to mean we're going to be building even higher walls of immunization of vaccine protection in this country."

Unlike Canada, where several provinces require vaccine passports for entry into bars, restaurants and indoor sports facilities, Mr. Johnson has backed away from the idea. In July, he said vaccine certification would be required for nightclubs and large sports events as of the end of September. But this week, he dropped the plan and left it up to individual establishments to decide whether to require certificates.

"We do not see the need now to proceed with mandatory certification, but we'll continue to work with the many businesses that are getting ready such a scheme," he said on Tuesday, September 14. However, he added that he will revisit the issue if hospitals come under pressure.

Chris Whitty, England's Chief Medical Officer, caused some confusion by indicating vaccine certifications would help stop the spread of the virus. "From a science point of view, nobody would doubt that you're safer off if you go to any indoor venue and everyone around you is vaccinated," he said during the news conference. "How that's done is very much a matter for ministers."

Mr. Johnson expressed confidence that Britain has begun learning how to live with COVID-19 even though health officials report roughly 30,000 new infections every day – nearly three times as many as a year ago.

The big difference has been hospital admissions and deaths, which remain far below the levels seen during the peak of the pandemic last January. Currently, there are 8,400 people in hospital with the disease, roughly five times lower than at the height of the outbreak. Mortality figures have also fallen to fewer than 200 a day, compared with more than 1,000 a day in January.

However, the daily figures have been rising recently and Mr. Johnson said the government will closely monitor hospital admissions for any signs that the National Health Service is under stress. If the NHS is overwhelmed, the Prime Minister said the government will introduce “Plan B,” which could involve mandatory face-mask rules, work-from-home advice, and vaccine passports in some settings.

The government’s scientific advisory panel has warned hospitalizations could climb from around 1,000 a day to between 2,000 and 7,000 next month as people mix more freely at school and work. “With the current levels of high prevalence combined with unknown behaviours, the burden on health and care settings could rise very quickly,” the panel said in a publication released on Tuesday, September 14.

Also, the vaccine rollout has been fraught with confusion lately. Earlier this month, a scientific committee that advises the government on vaccines declined to recommend that all children between the ages of 12 and 15 be immunized. The Joint Committee on Vaccination and Immunization (JCVI) said while the health benefits of inoculating children were marginally greater than the risks, “the margin of benefit is considered too small to support universal vaccination of healthy 12- to 15-year-olds at this time.”

Nonetheless, this week the chief medical officers for England, Scotland, Wales and Northern Ireland recommended all children be vaccinated. The CMOs argued social consideration, including disruptions to education, increased the benefits.

Booster shots have also caused controversy. Several scientists, including Sarah Gilbert who helped develop the Oxford-AstraZeneca vaccine at the University of Oxford, have said widespread boosters were unnecessary and that the extra vaccine should be distributed to countries that badly need doses.

On Tuesday, September 14, the JCVI recommended booster jabs for front-line health care workers and adults over the age of 50. The committee said there has been growing evidence that vaccine immunity wanes over time and a third dose will protect the most vulnerable population. The government plans to launch the booster program next week and all eligible adults will receive their third shot six months after their second dose.

Dr. Whitty defended the booster program by arguing Britain has taken a middle path. The JCVI “has not said no boosters at all ... but they have not gone all the way of recommending universal boosters for everybody,” he said.

How Business Travel May Never Be The Same Again

By Emma Thomasson and Silvia Aloisi, Reuters, September 9, 2021

https://www.theglobeandmail.com/business/careers/article-how-business-travel-may-never-be-the-same-again/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-9-10_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Sylvia Burberry is delighted that she no longer spends most of her life travelling for work.

"I am grateful that the pandemic has forced us to step back and look at ways of working we took for granted," said the regional president for emerging markets at Mars pet-care brand Royal Canin.

"I am very happy not to go back to spending 80 per cent of my time travelling. I am not even sure it will be 50 per cent," Burberry said from her home office in Paris.

Burberry's sentiments are echoed by workers around the world who are tired of the grind of corporate travel. This is bad news for the airlines, hotels, and conference centres that rely on this lucrative business.

Mars, the family-owned snack and pet food company, said cost, environmental, and health considerations were behind its decision to keep travel to less than half of pre-pandemic levels, meaning 145,000 fewer flights per year.

Nici Bush, Mars global vice-president for workplace transformation, said reducing travel could also make senior jobs more attractive to people with families.

She said 700 staff members could attend online strategy or sales events compared with the 100 people who used to meet in person: "You can really be more surgical about when you travel."

Niklas Andreen, the chief operating officer of global corporate travel management firm CWT, knows the prospects are slim for a quick bounce back to pre-pandemic levels for the business travel sector.

While 58 per cent of people polled by CWT say they are keen to resume expenses-paid junkets, bookings are only gradually recovering, with 80 per cent of travel domestic now, compared with 67 per cent pre-pandemic in 2019.

"It's going to take several years before we're back," Andreen said.

In one of the first tests of the appetite of the business community for global gatherings, Germany's auto show in Munich this week has seen many major car companies such as Toyota and Jaguar's Land Rover choosing to stay away.

German airline Lufthansa has nevertheless seen demand for its regional flights between Germany, Austria, Switzerland and Belgium jump 15 per cent in recent weeks, and rise 30 per cent for flights within Germany, Chief Executive Carsten Spohr said.

Lufthansa is putting on more flights for business travellers in September, but it only expects a return to 90 per cent of pre-pandemic trips in the long term.

Counting The Cost

Pre-pandemic, airlines made the bulk of their profits from business travel because companies are more likely to book at short notice and are prepared to pay more for convenient times.

U.S. spending on corporate travel is expected to only reach 25 per cent to 35 per cent of 2019 levels by the fourth quarter of 2021, and 65 per cent to 80 per cent a year later, according to a Deloitte survey of 150 travel managers.

“As companies look forward, they are thinking about how to keep some of the cost savings they have realized,” said Anthony Jackson, head of Deloitte’s U.S. aviation practice.

Italian fashion group Prada’s chief executive Patrizio Bertelli said he thinks business travel would be “reduced to a minimum.”

“This is certainly a big advantage for margins,” he said earlier this year.

Greener Travel

Companies are also looking for ways to reduce their carbon footprint: about half the respondents in the Deloitte survey said they plan to adjust their business travel policy to decrease their environmental impact within the next year.

“I used to fly from Dallas to New York for the day for an internal meeting with three or four people. I don’t see that coming back very quickly,” Jackson said.

As part of climate measures which Zurich Insurance Group unveiled this week, it said it would cut air travel compared to its pre-pandemic level by 70 per cent as of 2022.

The consulting arm of CWT is helping companies design travel policies that balance cost with environmental impact, for example by proposing the lowest cost direct flight rather than a cheaper indirect flight with higher carbon emissions.

Client Care

However, CWT’s Andreen said it was still important for some managers to get staff, and clients, together again.

“It’s hard to close a deal without looking each other in the eye,” he said.

And Burberry said some face-to-face meetings remain better for brainstorming and resolving tensions between staff: “When you are virtual, you only see what people want you to see.”

Meeting clients is seen as the top reason, though, to resume travel, according to the Deloitte survey, while internal meetings and training are more likely to stay online.

Filippo Baldazzi, CEO of silk manufacturer Serica 1870 which works with Brunello Cucinelli, Kering and LVMH, sends samples of fabrics to customers he can't visit in person.

"I hate video calls and clients like Vuitton and Gucci want to be pampered, they expect a white gloves type of treatment," he said.

Transat Seeing Steady Demand For Winter Travel In Spite Of Fourth Wave Of COVID-19

By Amanda Stephenson, The Canadian Press, September 9, 2021

https://www.theglobeandmail.com/business/article-transat-reports-1381-million-third-quarter-loss-as-company-begins/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-9-9_20&utm_term=Coronavirus%20Update:%20Elective%20surgeries%20in%20Calgary%20cancelled%20as%20COVID-19%20hospitalizations%20soar&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Transat AT Inc. has seen steady customer demand since resuming flights earlier this summer, but the travel company said on Thursday, September 9 that it still doesn't expect to return to its pre-pandemic level before 2023.

Montreal-based Transat began a gradual resumption of flying on July 30 after grounding its fleet on January 29 when Ottawa requested a suspension of travel to Mexico and the Caribbean as well as the adoption of new quarantine measures and testing requirements.

The airline has since ramped up to 50 flights a week for the month of September and will increase to 70 flights a week in October, with 11 aircraft in operation, said chief executive Annick Guérard.

In a conference call with analysts on Thursday, September 9, Ms. Guérard said that over 90 per cent of Transat's destinations have been re-opened. The airline's overall capacity this winter is still expected to be 35 per cent lower than it was prior to the COVID-19 pandemic, but Ms. Guérard said load factors – a measure of an airline's ability to fill its planes – and pricing have been better than anticipated.

"We currently see good trends in the bookings, even if they tend to come in closer to the departure date than they used to," Ms. Guérard said. "People are still cautious, and they decide at the last minute. But it is very clear that they are eager to travel."

Ms. Guérard said Transat is particularly encouraged by the pace of bookings for sun destinations in Mexico and the Caribbean this winter. The company has been using its progressive restart this fall to recall and retrain laid-off employees in preparation for the winter travel season.

Still, Transat said it remains impossible to predict the impact of the Delta variant and the fourth wave of the pandemic on its operations going forward. The company is not providing investors with an outlook for the remainder of 2021 or winter 2022.

Ms. Guérard said high vaccination rates remain essential for the recovery of the travel and tourism industry. Transat, like competitors Air Canada and WestJet Airlines, will require all of its employees to be fully vaccinated in accordance with a federal mandate for Canada's air, rail and marine transportation sectors.

"Everyone must do their part to ensure that we eventually overcome the virus," she said. "We are impatient to see the details of the planned legislation on the topic."

Robert Kokonis, president of independent aviation consultancy AirTrav Inc., said there is undoubtedly pent-up demand among Canadians for international travel heading into the winter season.

However, he said while the federal government's decision to remove the mandatory quarantine requirement for fully vaccinated incoming travellers has made Canadians more likely to consider a vacation, barriers still exist. The most significant of these, he said, is the requirement that all Canadians returning from abroad – including the fully vaccinated – test negative for COVID-19 within 72 hours of their incoming flight.

"I think one of the things dragging (the airline industry) down, and Transat would be the first to acknowledge it, is the continued requirement for PCR tests," Mr. Kokonis said. "That PCR test requirement does cap demand."

Summer Travel Surge Has Westjet And Air Canada Asking For Volunteer Help

Passenger Traffic Has Reached Its Highest Point Since Pandemic Began

By Kyle Bakx, CBC News, September 16, 2021

<https://www.cbc.ca/news/business/bakx-westjet-air-canada-volunteer-1.6177333>

A surge in summer travel across the country has forced Canada's two biggest airlines to ask staff to help volunteer at airports to overcome staffing challenges — a move that is creating pushback from unions.

In an email to all employees, WestJet described how the rapid growth in passenger numbers is causing operational problems at several airports, including its flagship airport in Calgary.

The "growing pains of recovery requires all-hands-on-deck," read the message, which included an open call for any staff members to sign up to volunteer to help guests requiring wheelchair assistance at the Calgary International Airport.

Meanwhile, Air Canada has needed extra personnel at Toronto's Pearson airport since "airport partners are stretched beyond their capacity, which led to significant flight cancellations and missed connections," read an internal memo.

In late August and early September, air passenger traffic reached its highest point since the pandemic began. The increase in business is critical to the aviation industry, which was devastated early on in the crisis as many countries restricted international travel.

The industry is not immune to the staffing challenges faced by many sectors as lockdowns started to lift; airlines continue to cope with changing government restrictions, while also following a variety of COVID-19 protocols at domestic and international airports.

In the U.S., American Airlines and Delta Air Lines also asked staff to volunteer at airports this summer.

At Toronto's Pearson, the international arrival process can take up to three hours, as passengers are screened by Canada Border Services Agency and Public Health Agency of Canada agents, collect bags and possibly take a COVID-19 test.

"As the technology for sharing and displaying vaccine documents improves, passengers become more comfortable with the new process and vaccine-driven changes in border protections take effect, we hope to see further improvement in wait-time conditions in the terminals," a Pearson spokesperson said in an email statement, which highlighted other steps to reduce delays.

Union Objections

But several unions have advised their members to avoid volunteering for a variety of reasons.

CUPE, which represents flight attendants at WestJet, declined to comment. However, in a letter, it told members that "the company is imploring you to provide free, volunteer and zero-cost labour. THIS IS UNACCEPTABLE."

The Air Line Pilots Association, which represents WestJet's pilots, also declined to comment. But in a message to members, it highlighted how "if you are injured doing this work, you may not be covered by our disability insurer."

Unifor, which represents customer service agents at both of Canada's major airlines, said its members were upset about the call for volunteers and the union wasn't happy that there wasn't any advanced warning or conversation.

"Take a group of workers that is already very stressed by the kind of operation that's going on, the quantity of passengers, the amount of extra processes that are in place because of COVID-19 in order to travel — and then adding these pieces on is not helpful," said Leslie Dias, Unifor's director of airlines.

During the pandemic, WestJet decided to outsource the work of guest service agents, who would help passengers who require wheelchairs, assist with check-in kiosks, and co-ordinate lineups.

But the contractor is struggling to provide enough workers, said Dias, and that's why there was a call for volunteers.

After flying more than 700 flights daily in 2019, WestJet flew as few as 30 some days during the pandemic. Currently, there are more than 400 flights each day.

"WestJet, as is the case across Canada and across many industries, faces continued issues due to labour hiring challenges as a result of COVID-19," said spokesperson Morgan Bell in an emailed statement.

"As WestJet looks ahead to recovery, we continue to work toward actively recalling and hiring company-wide, with the current expectation we will reach 9,000 fully trained WestJetters by the end of the year, which is more than twice as many WestJetters as we had at our lowest point in the pandemic some five months ago," she said.

Air Canada said it only asked salaried management to help volunteer at Pearson airport.

Unifor said the airline was short of workers because the company didn't have enough training capacity to accommodate recalled employees and couldn't arrange restricted area passes on time.

Thousands of airline workers lost their jobs, were furloughed, or faced wage reductions last year, although the carriers are bringing back workers as travel activity increases.

Returning Staff

At WestJet, its customer service agents have been recalled, according to Unifor. Many employees in other positions, though, remain out of work, including about 500 furloughed pilots.

Air Canada said it has been continually recalling employees since last spring, including more than 5,000 in July and August.

Asking for volunteers is an "unusual" occurrence in the industry, said Rick Erickson, an independent airline analyst based in Calgary. But he said it's not surprising since cutting a workforce is much easier than building it back up.

Airlines have to retrain staff, secure valid certification and security passes, and find new hires as well.

Erickson said he even spotted WestJet CEO Ed Sims helping at the check-in counter in Calgary in recent weeks, as passenger activity was at its peak so far this year.

"This has been the most challenging time, honestly, in civil aviation history; we've never, ever seen anything approaching 90 per cent of your revenues drying up," said Erickson, noting that airlines still have to watch their finances closely.

Asking employees to volunteer isn't illegal, but it does raise some questions, said Sarah Coderre, a labour lawyer with Bow River Law LLP in Calgary.

"Whether or not it's fair, and the sort of position it puts the employees in, if they choose not to volunteer, that would be concerning for me from a legal standpoint," said Coderre.

Air Canada is currently operating at about 35 to 40 per cent of its 2019 flying capacity, but said one bright spot on the horizon is bookings for winter getaways toward the end of this year and the beginning of 2022.

"When looking to the sun leisure markets, we are very optimistic about our recovery," a spokesperson said by email. "We are currently observing demand growth that is above 2019 levels."

TD Bank Pushes Back Plans For Return To Office Until 2022

By James Bradshaw, The Globe and Mail, September 15, 2021

Toronto-Dominion Bank expects most of its staff will continue to work remotely until 2022, pushing back plans for a broader return to offices as the Delta variant of COVID-19 creates new public health challenges. The bank also told employees in an internal memo on Wednesday, September 15 that it has opened a mandatory vaccination registry and is requiring all staff to upload their status - with proof - by October 1. Last month, TD announced that employees must either be fully vaccinated by November 1, or undergo regular rapid testing, a mandatory education program about the benefits of vaccination, and wear a mask at all times at work. All six of the country's largest banks have introduced some form of vaccination requirement, with accommodations for some staff.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-td-bank-pushes-back-plans-for-return-to-office-until-2022/?utm_medium=email&utm_source=Streetwise&utm_content=2021-9-15_21&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Telework: Life And Health And P&C Insurers Unveil Their Models

By Alain Thériault, Insurance Portal, September 10, 2021

In the Canadian life and health and P&C insurance industry, the future of work will be hybrid. It will be flexible and based on trust between the company and its employees. Eighteen insurers participated in a survey conducted by Insurance Portal. They shared the details of this unprecedented revolution in the workplace that they are poised to implement. The survey captures the telework data from Aviva, Beneva, BMO Insurance, Canada Life, Canada Protection Plan, Desjardins, Echelon, Empire Life, Foresters, Humania, iA Financial Group, Intact, Medavie Blue Cross, Promutuel, Quebec Blue Cross, Sun Life Financial, UV Insurance, and Wawanesa on the following dimensions:

- Telework model selected
- Maximum/minimum number of days of telework
- Occupied space at the office (%)
- Conditions for authorizing telework

- Organization of work in the office
- Permanent or temporary measure
- Timing of communication of the model to employees
- Reduction of office space? (Yes/No)
- Other details.

Read Story (Subscription Required): https://insurance-portal.ca/society/telework-life-and-health-and-pc-insurers-unveil-their-models/?_se=YnJlbmRhbi53eWNrc0BjYWZpaS5jb20%3D&utm_campaign=daily_complete_202109-15&utm_medium=email&utm_source=sendinblue

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

Canadian Life Insurance Payouts Related To COVID-19 Totalled \$154M In 2020

A Similar Amount Was Paid In Disability Benefits To Support Recovering Workers

By Michelle Schriver, Investment Executive, September 14, 2021

<https://www.investmentexecutive.com/news/research-and-markets/life-insurance-payouts-related-to-COVID-19-totalled-154m-in-2020/Canadian>

Canadian life and health insurers paid \$154 million last year in individual and group life insurance claims from deaths related to COVID-19, an industry group says.

The latest statistics published on Tuesday, September 14 by the Canadian Life and Health Insurance Association (CLHIA) include details about benefit payouts related to the pandemic, as well as premium growth in life insurance and annuities.

An additional \$150 million in disability claims was paid in 2020 above projections to support recovering workers.

“The crisis tested and demonstrated the resilience of the life and health insurance industry and the importance of our products for Canadians’ well-being,” said Stephen Frank, president and CEO of the CLHIA, in the report.

He noted the insurers’ pandemic response, including measures such as premium reductions and deferrals, and investment in online access to benefits.

As a result of the measures, “over 26 million Canadians ended 2020 with access to medications and other health care supports — which is approximately the same number of Canadians who had coverage at the start of the year,” Frank said.

Overall, the insurers paid \$14.3 billion in life insurance benefits in 2020, \$36.6 billion in health insurance benefits, and \$46.2 billion in retirement benefits, the report said. The total of roughly \$97 billion compared to a record \$103 billion in 2019, when \$53.3 billion was paid in retirement benefits.

Total benefits paid for life, health, and retirement have increased more than 40% from a decade ago, the report said. In 2019, that figure was 60%.

Premium growth was up slightly. Life and health insurers collected \$123 billion in premium revenues last year (including \$3.7 billion from foreign branches operating in Canada), the report said — up from \$122 billion in 2019.

Life insurance premiums helped drive the increase, up 3.3%, followed by annuities (including segregated funds), up 1.9%. Health insurance premiums were down 2%.

Individual life insurance coverage continued to grow, accounting for 64% of total policies in force, up from 56% in 2010, the report said. The increase was driven mostly by term insurance.

Average life insurance protection per household in Canada was \$442,000 in 2020, up from \$432,000 in 2019.

For full details, including insurers' investment assets and tax contributions, read [CLHIA's 2021 report](#).

UPCOMING WEBINARS AND EVENTS

University Of Calgary Industry Fair To Meet And Chat With Postdoctoral Scholars

Date: September 20, 2021

Time: 4:00 p.m. EDT

Through this event, The Postdoctoral Fellows Association of the University of Calgary (PDAC) aims to facilitate interaction between the postdoctoral scholars at the University of Calgary and professionals from various industries within and outside of Canada. This event will provide a great platform for a broad range of companies to meet their potential employees from the University of Calgary.

If you have any questions, please contact Abhijeet Alase (PDAC VP Internal) at vp.internal@pdacalgary.com

[Register Here](#)

Globe and Mail Web Seminar: Climate Adaptation – Preparing For Weather Extremes

Date: September 23, 2021

Time: 1:30 p.m. – 2:30 p.m. EDT

Around the world, climate change is manifesting itself in extreme temperatures, heavier rainfall, increasing wildfires and drought. The heat dome in western Canada in June 2021 caused fatalities and also exposed vulnerabilities in infrastructure, the energy grid and building systems. What strategies will municipalities, businesses and infrastructure providers need to adopt in order to avert loss and damage?

This Globe and Mail webcast will bring climate, infrastructure and preparedness experts together to discuss how cities, towns and industries can become safer and more resilient in the face of a changing climate.

Key Takeaways:

- Better understand the risks of climate change to our cities and towns
- Discover solutions and responses to extreme weather events

[Register Here](#)

Web Seminar: Turn Data Into Useful Information That Drives Underwriting Efficiency And Profitability

Date: September 23, 2021

Time: 2:00 p.m. – 3:00 p.m. EDT

Underwriters have more data available to them than ever before, and the accessibility of raw data from internal and external sources is only continuing to increase. On one level this seems like a good – if not great thing – for insurers, but without the right processes and technology, the data can be more overwhelming than useful.

No matter what line of business, great underwriting outcomes start with a well-managed underwriting process, and every stakeholder needs to have the right information at the right time so they can make better, faster decisions about each risk.

Join us for this one-hour webinar to:

- Learn how next-generation Intelligent Document Processing (IDP) provides cognitive services and trained skills that can drive underwriting accuracy, efficiency, and profitability – with a rapid implementation time that enables speed-to-value
- Understand how you can optimize a wide range of document processes – via different delivery channels – that fuel the underwriting lifecycle, including information that is structured, semi-structured, or unstructured

[Register Here](#)

Web Seminar: Canada Sales Congress 2021 – Tools of the Trade

Date: September 28 & 29, 2021

Time: (TBD)

The 2021 Canada Sales Congress (CSC) will be a virtual two-day television event featuring compelling presentations by some of the industry's best – to help you be your best. It will be an educational and motivating experience for life insurance and financial advisors across Canada

This year's Canada Sales Congress theme is "Tools of the Trade", which are all of those skills, techniques, strategies, programs, and ideas that help us to help more and sell more. These are the practical tactics that anyone can implement and use to build their business. Key focuses of the CSC include:

- How to profit from strategic alliances
- How to use compliance as an advantage
- High performance business models
- How to effectively use sales technology

[Register Here](#)

Web Seminar: BDO – Innovation in Action

Enabling the Next Level of Process Automation for Insurers

Date: September 29, 2021

Time: 11:00 a.m. – 12:00 p.m. EDT

Speakers: Craig Hill, Andrey Isaev, Brandon Robinson, Borys Romanenko and Daryl Senick

Consumer expectations, regulatory requirements, and rapidly shifting market conditions are driving significant innovation in the insurance sector. At the same time, the industry still wrestles with dated, manual, and time consuming processes. Fragmented legacy systems and processes limit the ability to achieve efficiency and scale, though many insurers are beginning to see major benefits in automating core enrollment, underwriting, claims, customer care, and financial processes.

Join leaders from BDO's technology consulting team to learn how to launch an automation program that harnesses modern advancements in Automation and AI to drive optimization. This session will cover:

- Technology trends in automation for Insurers
- Best practices in leveraging Robotic Process Optimization Technologies
- Incorporating the World of AI for intelligent automation and decision support
- Roundtable with our automation experts
- Tips to launching a successful automation program

[Register Here](#)

Web Seminar: BDO – Embedding Automation Into Your Business To Advance Transformation

Dates: September 29, 2021

Time: 1:00 p.m. – 2:00 p.m. EDT

Regulatory pressures, the desire for greater business insights, cost challenges and other drivers have created rising demand from life and property & casualty (P&C) insurers to adopt modern technologies such as cloud computing and automation to meet future needs. These factors have all been further accelerated by the COVID-19 pandemic.

Companies have an opportunity to be early adopters of automation and reap the benefits while the competition catches up. In fact, nine in 10 corporate leaders say digital is a top priority, yet 83% of organizations struggle to make meaningful progress on digital transformation (Gartner's Digital Dexterity at Work). Does this sound like your company?

Join this webinar to hear key findings and trends from our 2020/2021 Global Automation in Insurance Report. The presenters will explore these topics:

- How insurers are applying automation in their life valuation/P&C reserving processes
- The industry's priorities for automation over the next five years
- Potential pitfalls that prevent the most effective use of automation

[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](#)