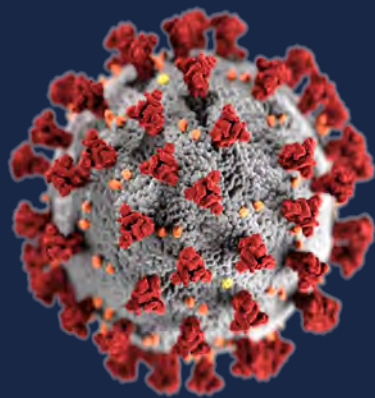




**Paladin
Risk Solutions**



COVID-19

INTELLIGENCE REPORT

Situational Awareness for:
Stakeholders and Decision Makers

09 October 2020

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	Confirmed	Deaths	Recovered	Active
Canada	176,498 (↑939)	9,562 (↑5)	148,232 (↑724)	18,704 (↑210)
USA	7,839,376	217,829	5,026,375	2,595,172
Global	36,835,067	1,068,113	27,710,554	3,056,400

NOTE: Paladin Risk Solutions is now utilizing a secure cloud application to provide multiple layers of protection on the web and prevent exposure of open source intelligence gathering and dark web investigations. This software enables research teams to maximize security, accelerate intelligence gathering and analysis, streamline network operations, and ensure full control and auditability of all research activity.

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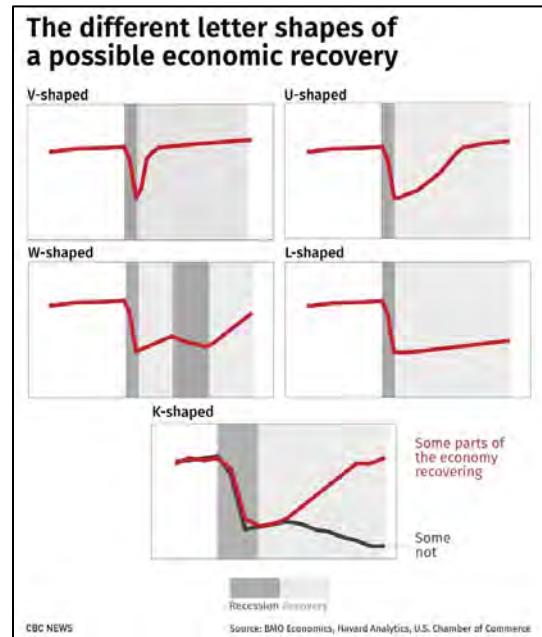
2. INSIGHT and SITUATIONAL AWARENESS

→ [Click here](#) to access previous featured reports

Domestic COVID-19 numbers. With Thanksgiving weekend on the horizon, Ontario and Quebec may see super spreader events should people treat this holiday as they have previously. Family members of all ages sharing foods and conversation in a poorly ventilated indoor setting are a high risk for COVID-19 transmission. These family gatherings could not only cause one spreader event but could bring infections onward to the workplace or school. Authorities have provided recommendations for a safe thanksgiving holiday; however, different authorities have provided conflicting views. This may be due to the fact that different areas have different risk factors, currently Toronto and Montreal appear to be hotspots, while other cities in the same provinces are seeing very low transmission levels. In addition, municipal governments have been requesting the provinces to provide them with health measures, as some provinces are leaving it to the municipalities to implement those. With numerous health authority regions having different measures or recommendations may confuse individuals who are used to blanket safety measures, such as always wear a seatbelt. COVID-19 measures may change depending on the risk level and location, with anticipation from health authorities that individuals will stay up to date with the changing restrictions. But in reality, most people don't keep up with measures from their health authorities, and it is likely most people have never visited their province's or health authority's webpage on COVID-19. Many rely on social media, the TV news, or even news applications on their phones to find information. With so much data on the internet, buried between misinformation and disinformation, there is no doubt individuals are confused about the various measures. This causes COVID-19 fatigue, where individuals may no longer believe or care for preventive measures, which is a factor for further transmission.

Currently, Ontario is seeing a weekly average of more than 600 cases per day, while at the beginning of August it was seeing less than 100 cases. Due to the large numbers, much of the province's contact tracing has stopped due to the inability to keep up with the rise. Ontario has now requested COVID-19 patients to inform their contacts of their infection. On Thursday, Ontario reported 797 new cases, the highest since the pandemic started, processing almost 50,000 tests in a day, also a record. Just over half of the new cases are in people under 40, and by now, 8% of the publicly funded schools in Ontario are reporting a case of COVID-19 in students or staff. Most of the active cases in Ontario are in the Greater Toronto Area (GTA), and Ontario plans to no longer end testing for asymptomatic people and is requiring an appointment for testing for those with symptoms. The Premier of Ontario is refusing to shut down restaurants and bars until he receives better evidence that high risk transmission is occurring in these places. He cited that ruining tens of thousands of people's jobs in hospitality may have its own negative health and economic consequences. Modeling in Toronto shows that if public health measures are not taken while the numbers are high, the transmission could get worse over the winter and may not even peak until Spring 2021.

Economic Impact. Economic predictions on the effects of the pandemic have proposed a number of possible recoveries based on the letters V, W, U, and L. The best-case scenario would occur under the V-shape, where the economy returns to normal rather quickly. The W-shape would suggest a recovery and then another reduction before going back to normal again. A U-shaped economy would consist of a longer break of recession before returning to normal, while the worst case of an L-shaped recovery would mean that the economy will stay down for a longer period. An additional letter shape has been proposed: K-shape. In this situation, the economy would not be recovering the same for everyone. While some sectors will return to normal, others will not recover for a long period.



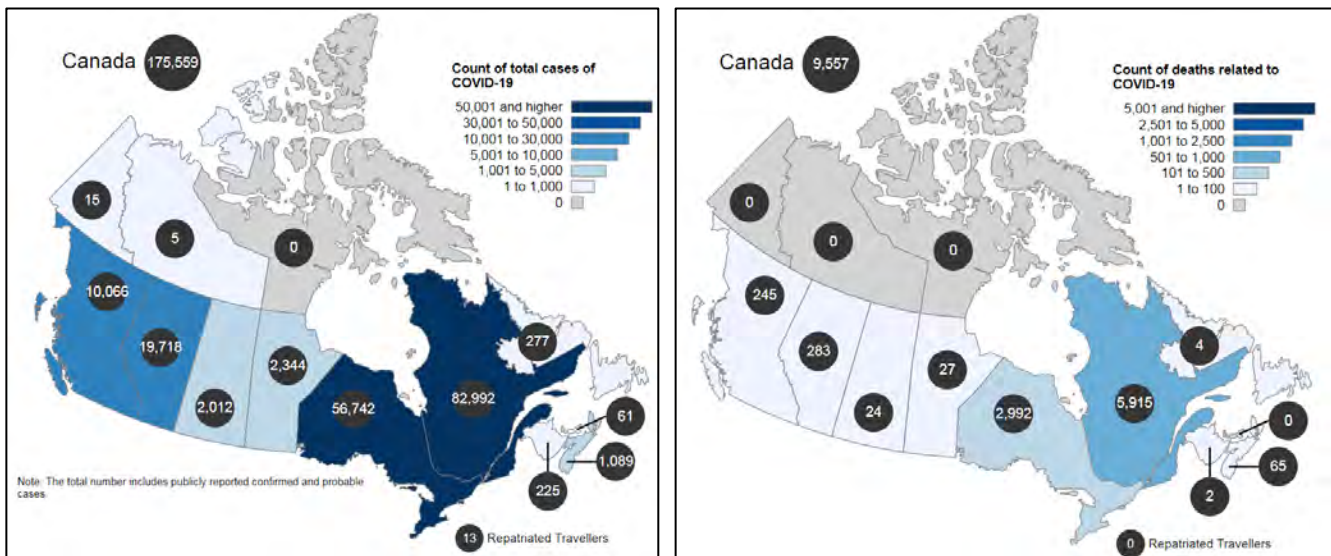
We are seeing some clues which suggest that the economy will see a K-shaped recovery. In Toronto, we are seeing bidding wars to detached houses, fueled by record low interest rates utilized by those whose employment is steady and may have enough savings to be certain they would not bankrupt themselves with borrowing. At the same time, rental prices are decreasing, and condos are not seeing the increase that single family dwellings are, thus showcasing the K-shaped recovery. In Canada, benefits have been able to assist people in keeping afloat, while in the USA, the discrepancy between those that are employed and unemployed is growing as officials have not settled on any new benefits packages. Many retirees and professionals are those found in the groups which are seeing a recovery, as well as individuals who provide services to these groups - such as delivery drivers and warehouse workers, and contractors working on renovations. Those which will experience the downward pointing bar of the K-shape are often lower paid individuals, such as servers, retail workers, and tourism related staff. Commercial real estate and oil and gas sectors are also experiencing a diminished recovery. Almost 76% of small and medium sized business owners are struggling and looking to come up with creative ways to survive during the pandemic and thereafter. These individuals will likely suffer different consequences than those who are able to hold a job, especially if an economy where a shortage of work will persist. Additionally, mental health effects from poverty are often found in areas where there is a high discrepancy in income, while those who live around others who are in the same predicament usually have better perspective of their situation. With a K-shaped economy, it will be hard for some to believe that we are all in this together. As such it is likely that protests and civil unrest will take place in these areas.

Cybercrime. Europol has released a new cybercrime report for the EU and the rest of the world. While most individuals, despite the lockdown, found a sense of normalcy in life via the internet, cybercriminals have been working overtime in plotting and executing their attacks. Most are just exploiting existing problems instead of creating new ones. They may also be using old tricks in new ways, such as the recent malware attacks disguised as healthcare information about President Trump. A new, up and coming scam includes cell phone SIM swapping, where scammers takeover an account by duplicating or swapping a SIM of the person of interest to intercept a

password reset or a two-step authentication requiring a phone number. During COVID-19, cybercriminals have focused on attacking vulnerable people, organizations and governments by conducting reconnaissance on their victims. Social engineering and sophisticated attacks often take time and effort to select victims. The criminals, learn about the victim and then plan targeted attacks. This tactic is believed to be highly successful. Cybercriminals are also utilizing the dark web more often, where individuals continue to sell and buy illegal goods, some of which are COVID-19 related items such as ineffective cures or treatments, fake PPE, and any other products which may be scarce due to the economic impacts of the pandemic.

Supply Chains. During the beginning of the pandemic individuals saw empty shelves of specific products, such as toilet paper, cleaning products and other non-perishable necessities. This supply chain disruption was reportedly caused by demand and hoarding by individuals who were uncertain of the future as well as the closing of borders which affected some shipping and transportation sectors. Demand for specific products has been increasing, such as home improvement related items like lumber, which has more than doubled since pre-pandemic levels. A shortage in household appliances is currently being seen, both due to increasing demand and issues of supply chains. Those looking to purchase household appliances are being put on record long wait lists, as manufactures are having trouble obtaining parts from factories that have either closed down or had to cut down production due to COVID-19 safety measures. In stock items are low, choice is almost non-existent, and some say this could get worse should the winter season increase the pandemic’s effects. Stores are worried that they will not have enough stock for upcoming busy holiday season, including upcoming Black Friday sales. These supply vs demand issues are likely to last until at least the first or second quarter of 2021.

3. COVID-19 IN CANADA

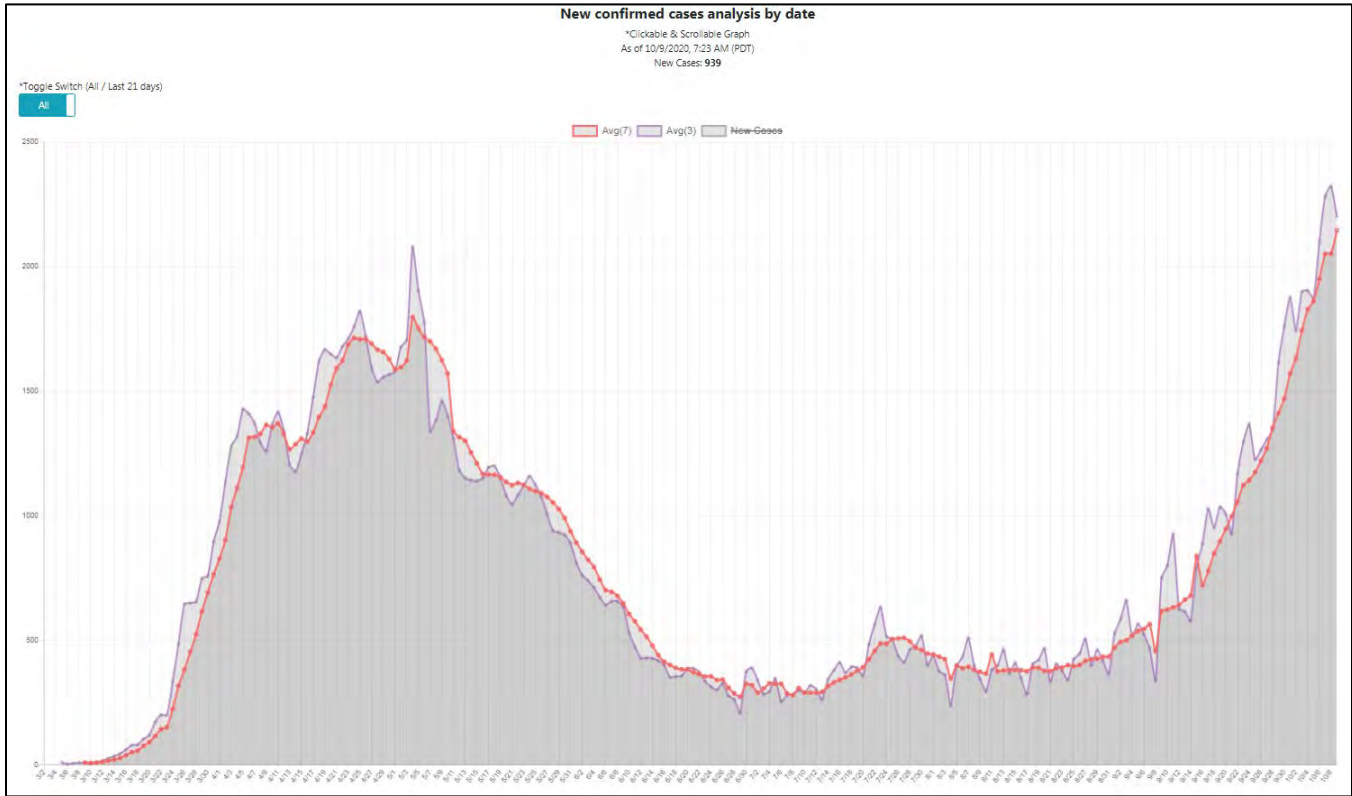


Source: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html>



Prov.	Total Confirmed	Total Deaths	Total Recovered	Total Active
Total	176,498 (↑939)	9,562 (↑5)	148,232 (↑724)	18,704 (↑210)
BC	10,066	245	8,398	1,423
ON	57,681 (↑939)	2,997 (↑5)	49,032 (↑724)	5,652 (↑210)
QC	82,992	5,915	68,585	8,492
AB	19,718	283	17,338	2,097
MB	2,344	27	1,454	863
NB	225	2	199	24
SK	2,012	24	1,845	143
PEI	61	0	58	3
NL	277	4	269	4
NS	1,089	65	1,021	3
YT	15	0	15	0
NT	5	0	5	0
NU	0	0	0	0
	13	0	13	0
Rate of change	↑ 0.5%	↑ 0.1%	↑ 0.5%	↑ 1.1%

Prov.	Total Test	Total Waiting	Total Hosp	Total ICU
Total	9,645,559 (+44,914)	-	-	-
BC	627,578	-	76	17
ON	4,306,025 (+44914)	58173 (+55)	225 (+19)	47
QC	2,555,264	-	425	68
AB	1,472,658	-	77	13
MB	200,710	-	25	6
NB	82,365	-	3	1
SK	207,230	-	7	1
PEI	35,376	60	-	-
NL	45,591	-	0	0
NS	100,477	-	1	1
YT	3,561	74	-	-
NT	5,565	29	0	0
NU	3,159	523	0	0
Rate of change	↑ 0.5%	-	-	-



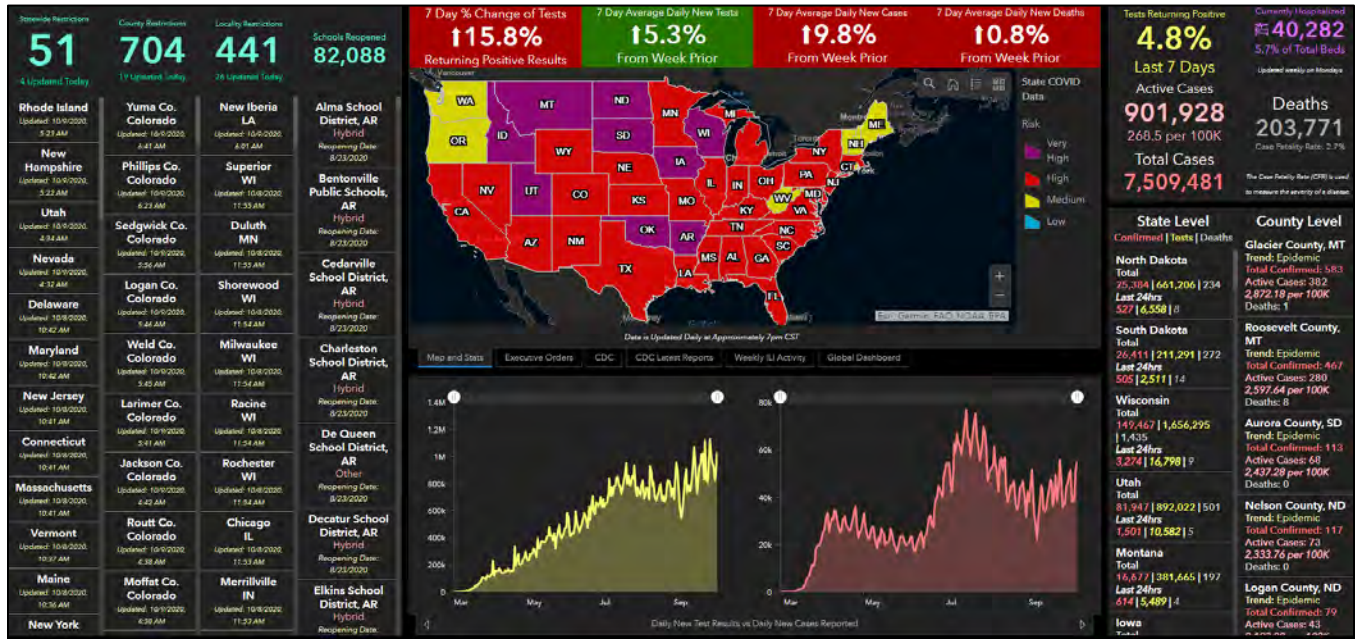
Source: <https://www.covid-19canada.com>

3.1. CANADA NEWS

- [Ontario faces 'runaway train' of COVID-19 cases if families don't scrap Thanksgiving gatherings, doctor warns](#)
- [Confused about whether to gather for Thanksgiving this year? You're not alone](#)
- [COVID-19 and the financial system – Bank of Canada](#)
- [COVID-19 vaccination lessons from Canada's largest-ever mass immunization effort](#)
- [Canadians encouraged to stay home as second wave of Covid-19 worsens](#)
- [Canada's hospitality businesses face new threat amid coronavirus — rising insurance](#)
- [One-in-10 Canadian families have had a child miss school due to COVID-19: survey](#)
- [Lopsided COVID-19 border rules cause headaches for busy Canadian factories](#)



4. COVID-19 IN USA



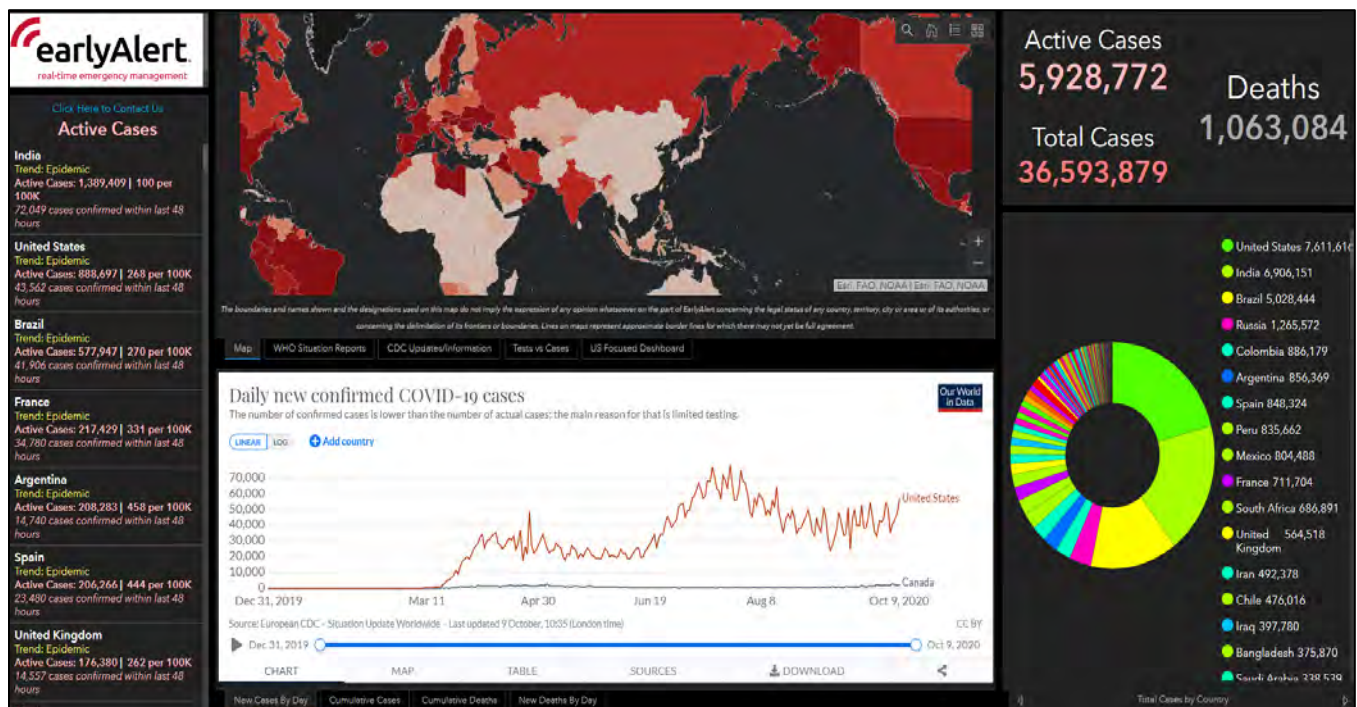
USA Total	7,839,439	217,829	5,026,381	2,595,229	23,684	658	115,425,208	348,714	
California	845,767	16,428	435,109	394,230	21,405	416	15,623,623	395,412	39,512,223
Texas	824,812	16,886	712,785	95,141	28,446	582	7,278,105	251,005	28,995,881
Florida	726,013	15,072	407,672	303,269	33,803	702	5,496,985	255,939	21,477,737
New York	505,230	33,363	402,070	69,797	25,971	1,715	11,647,440	598,730	19,453,561
Georgia	327,407	7,294	123,850	196,263	30,837	687	3,390,901	319,371	10,617,423
Illinois	313,439	9,159	213,840	90,440	24,735	723	6,105,780	481,839	12,671,821
North Carolina	225,397	3,722	192,644	29,031	21,491	355	3,262,720	311,088	10,488,084
Arizona	223,401	5,743	36,534	181,124	30,692	789	1,830,364	251,468	7,278,717
New Jersey	215,101	16,280	174,416	24,405	24,217	1,833	3,842,667	432,626	8,882,190
Tennessee	209,447	2,705	189,990	16,752	30,669	396	3,080,509	451,081	6,829,174
Pennsylvania	172,971	8,379	136,021	28,571	13,511	655	2,262,584	176,737	12,801,989
Louisiana	170,621	5,609	157,873	7,139	36,702	1,207	2,437,687	524,370	4,648,794
Ohio	164,311	4,988	140,808	18,515	14,057	427	3,480,214	297,732	11,689,100
Alabama	163,465	2,653	71,240	89,572	33,339	541	1,244,395	253,793	4,903,185
Virginia	156,649	3,344	18,278	135,027	18,353	392	2,390,394	280,053	8,535,519
South Carolina	154,755	3,514	76,477	74,764	30,057	683	1,563,307	303,631	5,148,714



4.1. USA NEWS

- [Separated by barriers, Pence and Harris debate Trump administration's response to COVID crisis](#)
- [Only two US states report a decline of new cases and nationwide hospitalizations are increasing](#)
- [Pelosi rejects airline aid without larger COVID-19 U.S. stimulus bill](#)
- [Trump, battling Covid-19, says he won't 'waste his time' taking part in virtual debate](#)
- [Wisconsin activates field hospital as COVID keeps surging](#)
- [The FDA Is Slowing Down COVID-19 Vaccine Approval. That Could Be Good for Public Health](#)
- [Trump says stimulus talks, \\$1,200 checks are back in play](#)

5. GLOBAL COMMON OPERATING PICTURE





		Total Confirmed	Total Deaths	Total Recovered			Mortality Rate			
		36,835,067	1,068,113	27,710,554			2.9%			
#	Country	Confirmed	Deaths	Recov.	Mort.	Critical	Active	Cases /1M	Active /1M	Deaths /1M
1	USA US	7,839,376 (+5,613)	217,829 (+91)	5,026,375	2.8%	14,651	2,595,172	23,646	n/a	657
2	India IN	6,908,603 (+4,791)	106,532 (+31)	5,906,069	1.5%	8,944	895,982	4,993	n/a	77
3	Brazil BR	5,029,539 1,272,238 →	149,034 22,257 (+201)	4,414,564	3.0%	8,318	465,941	23,616	n/a	700
4	Russia RU	886,179 →	27,331 (+201)	777,658	3.1%	2,220	81,190	17,366	n/a	536
5	Colombia CO	884,381	32,688	n/a	3.7%	1,585	851,693	18,913	n/a	699
6	Spain ES	856,369	22,710	684,844	2.7%	4,043	148,815	18,901	n/a	501
7	Argentina AR	838,614	33,098	728,216	3.9%	1,233	77,300	25,339	n/a	→ 1,000
8	Peru PE	804,488 (+5,300)	83,096 (+370)	583,603	10.3%	2,553	137,789	6,222	n/a	643
9	Mexico MX	686,891	17,408	618,771	2.5%	546	50,712	11,542	n/a	293
10	South Africa ZA	671,638	32,521	100,306	4.8%	1,427	538,811	10,283	n/a	498
11	France FR	561,815	42,592	n/a	7.6%	442	519,223	8,264	n/a	627
12	UK GB	492,378 (+4,142)	28,098 (+210)	401,379	5.7%	4,392	62,901	5,842	n/a	333
13	Iran IR	477,769 (+1,753)	13,220 (+53)	450,297	2.8%	821	14,252	24,935	n/a	690
14	Chile CL	397,780 (+3,214)	9,735 (+52)	328,097	2.4%	523	59,948	9,831	n/a	241
15	Iraq IQ	375,870 (+1,278)	5,477 (+17)	289,912	1.5%	n/a	80,481	2,276	n/a	33
16	Bangladesh BD	338,539 (+407)	4,996 (+24)	324,282	1.5%	859	9,261	9,684	n/a	143
17	Saudi Arabia SA	338,398	36,083	236,363	10.7%	358	65,952	5,599	n/a	597
18	Italy IT	334,770 (+2,996)	6,152 (+83)	275,307	1.8%	1,758	53,511	3,044	n/a	56
19	Philippines PH	330,753	8,667	290,352	2.6%	1,403	31,734	3,910	n/a	102
20	Turkey TR	324,658	11,677	247,657	3.6%	n/a	65,314	1,184	n/a	43
21	Indonesia ID	317,595 (+661)	6,552 (+8)	302,708	2.1%	493	8,335	1,430	n/a	30
22	Pakistan PK	317,238 (+1,724)	9,672 (+5)	269,500	3.0%	470	38,066	3,783	n/a	115
23	Germany DE	286,646 (+1,310)	1,879 (+15)	225,189	0.7%	849	59,578	31,165	n/a	204
24	Israel IL	250,538 (+5,804)	4,779 (+89)	110,650	1.9%	177	135,109	5,738	n/a	109
25	Ukraine UA	176,498 (+939)	9,562 (+5)	148,232	5.4%	143	18,494	4,658	n/a	253
26	Canada CA									

6. LAW ENFORCEMENT AND CRIME REPORTING

- [Pentagon risk grows as Marine Corps' No. 2 officer tests positive for coronavirus](#)
- [The Coronavirus Pandemic Is Now a Threat to National Security](#)
- [South Shore police forces to make rounds in schools as new COVID-19 rules begin](#)

7. TRAVEL

- [Singapore introduces 'cruises to nowhere' for travel-starved locals](#)
- [Airlines launch trial of an app that would verify travelers' coronavirus test results](#)
- [Canada reveals how extended family, compassionate travellers can apply for travel exemptions](#)

8. SOLUTION AND RESPONSE EFFORTS

- [Most people who test positive for COVID-19 have no symptoms when they take test - study](#)
- [mask mandates shown to significantly reduce spread of COVID-19](#)
- [Europe buys Gilead's remdesivir for 500,000 COVID-19 patients amid supply worries](#)

9. MEDICAL INFORMATION

- [How long does it take to recover from coronavirus? Experts say many variables at play](#)



- [Ontario man who's suffered months of COVID-19 symptoms: 'I don't even feel like I'm in my own body'](#)
- [COVID-19 could cause male infertility - new Israeli study](#)
- [Regeneron: What we know about the experimental coronavirus drug Trump took](#)

10. INTERNATIONAL DATA

- [Germany, which had virus under control, sees a jump in cases](#)
- [Europe hits 6 million cases as Scotland, Brussels shut bars](#)
- [Brazil strains at quarantine as virus cases pass 5 million](#)
- [Russia recommends people stay at home as cases rise sharply](#)
- ['Rural Surge' Propels India Toward More Covid-19 Infections Than U.S.](#)

11. ECONOMIC IMPACT

- [Booming demand and supply chain issues in COVID crisis combine to create appliance shortage](#)
- [CBC announces it's cutting about 130 jobs across Canada over next 3 months](#)
- [U.S. Unemployment Claims Remain Elevated Above 800,000](#)
- [The pandemic has caused the world's economies to diverge](#)
- [U.S. stocks climb to 5-week highs; bonds gain](#)

12. CYBER NEWS

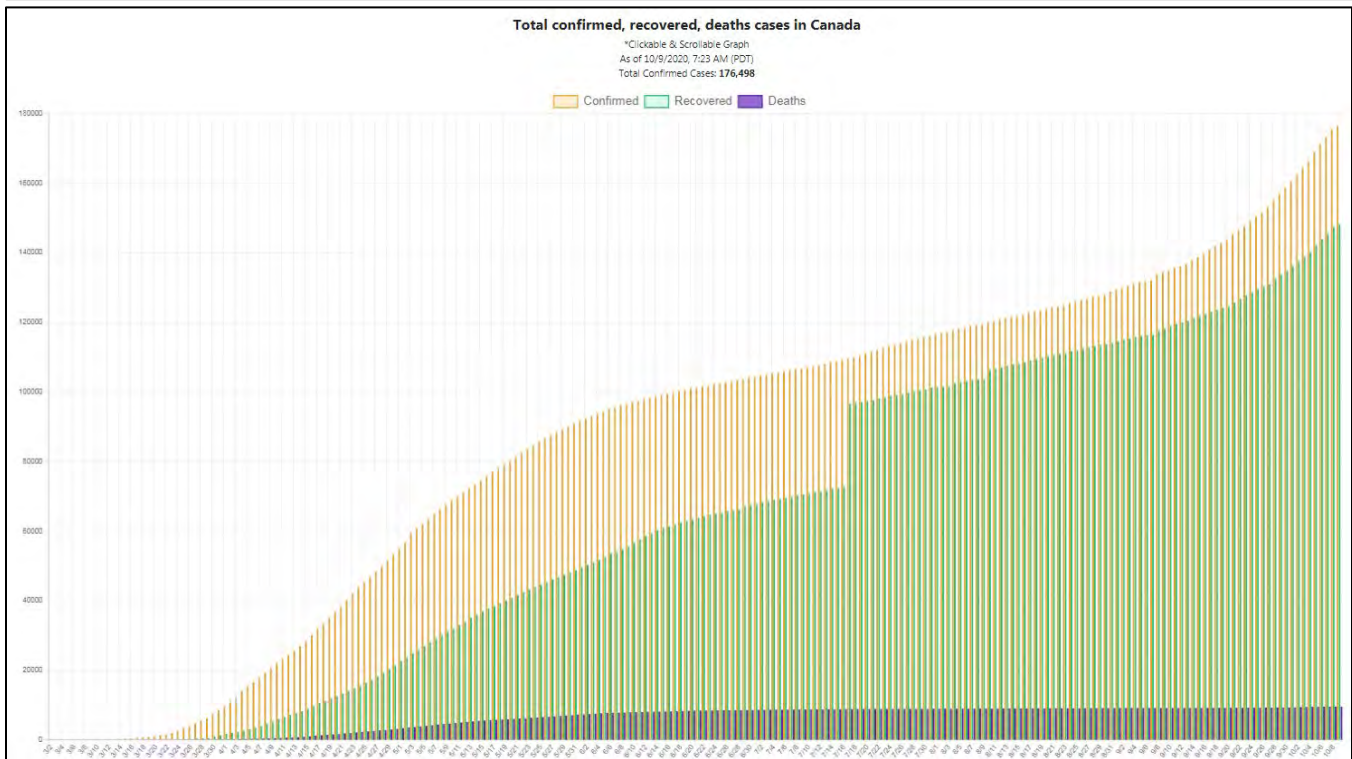
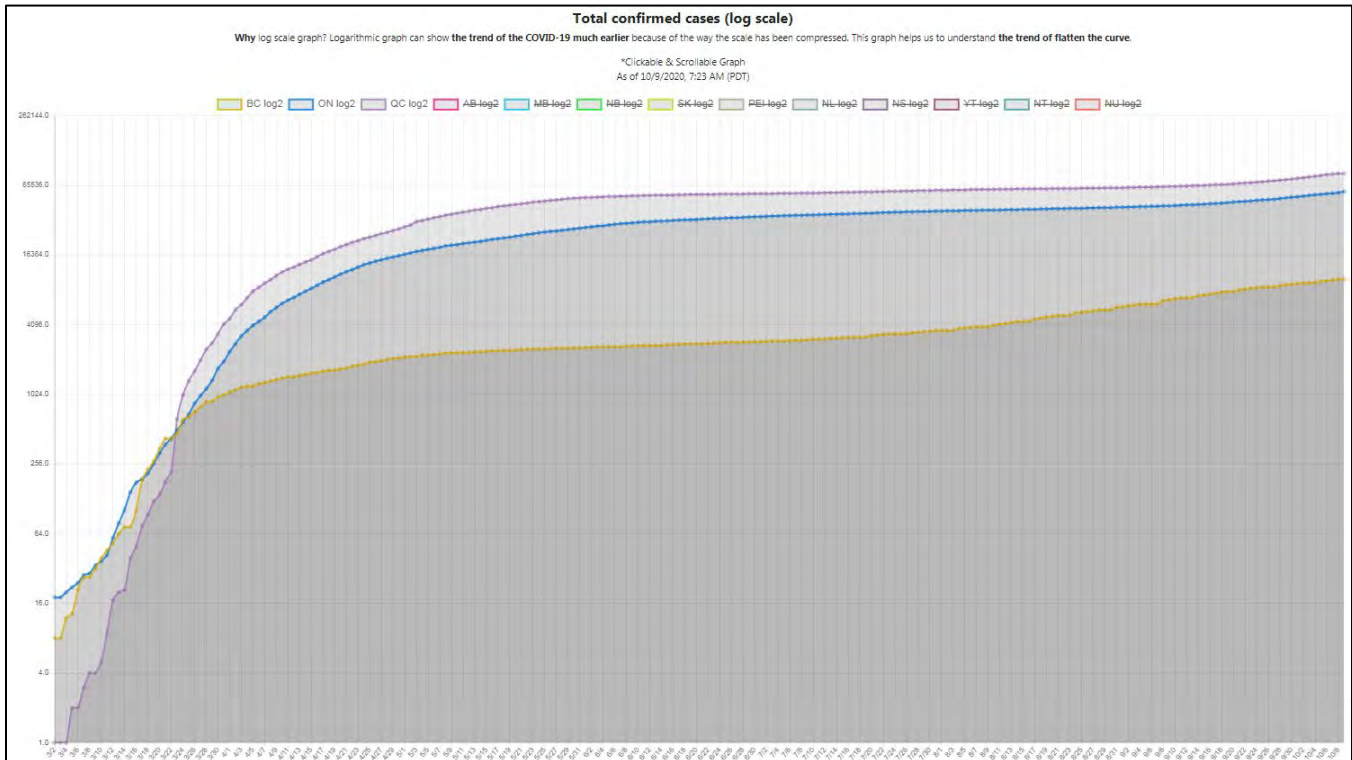
- [Hackers disguise malware attack as new details on Donald Trump's COVID-19 illness](#)
- [Europol: COVID-19 Causes Spike in Cybercrime](#)
- [Claims handling should be every cyber insurer's "number one priority"](#)

End Report

Please submit feedback to:

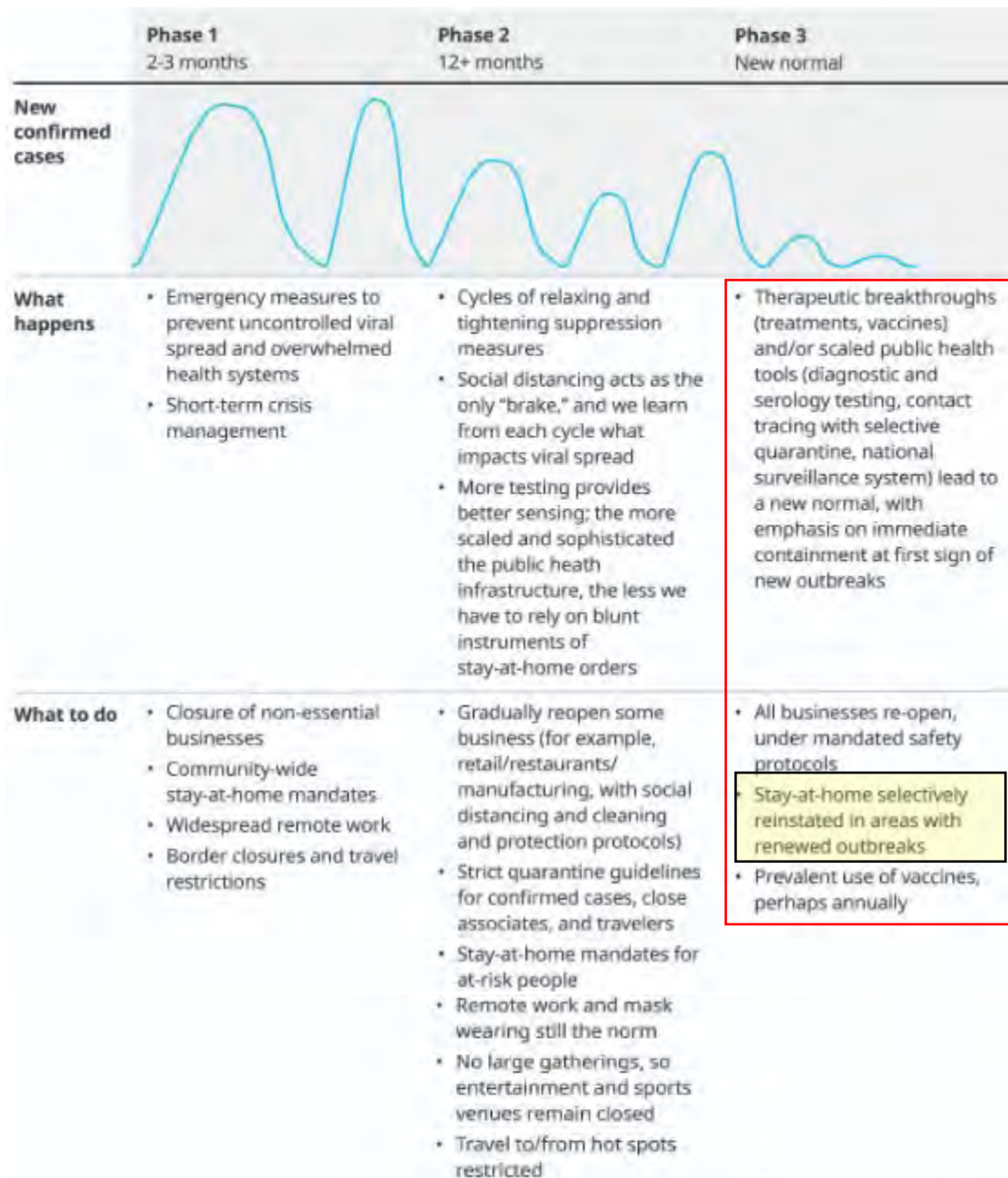
Scott McGregor, CD, BCom
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smcgregor@paladinrisksolutions.com

13. APPENDIX A – Canadian Tracking Information



Source: <https://www.covid-19canada.com/graphs>

14. APPENDIX B – Phase 1 to 3: Progression on Managing COVID-19 Pandemic



Source: <https://www.oliverwyman.com/our-expertise/insights/2020/apr/getting-back-to-work-responsibly.html>