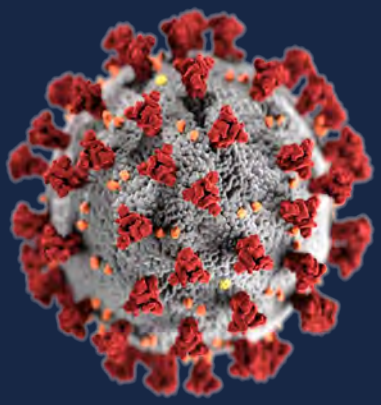
Paladin
Risk Solutions



COVID-19

INTELLIGENCE REPORT

Situational Awareness for:

Stakeholders and Decision Makers

20 October 2020

1. TABLE OF CONTENTS

2. INSIGHT and SITUATIONAL AWARENESS →Click here← to access previous featured reports 2

2.1 Global COVID-19. 2
2.2 Benefits Fraud 2
2.3 COVID-19 Health Messaging. 3

3. COVID-19 IN CANADA 4

3.1 CANADA News 6

4. COVID-19 IN USA 6

4.1 USA News 7

5. GLOBAL COMMON OPERATING PICTURE 8

6. LAW ENFORCEMENT AND CRIME REPORTING 9

7. TRAVEL 9

8. SOLUTION AND RESPONSE EFFORTS 9

9. MEDICAL INFORMATION 9

10. INTERNATIONAL DATA 9

11. ECONOMIC IMPACT 9

12. CYBER NEWS 9

13. APPENDIX A – Canadian Tracking Information 11

14. APPENDIX B – Phase 1 to 3: Progression on Managing COVID-19 Pandemic 12

	Confirmed	Deaths	Recovered	Active
Canada	202,258 (↑821)	9,781 (↑3)	170,299 (↑628)	22,178 (↑190)
USA	8,461,627	225,294	5,504,603	2,731,730
Global	40,755,382	1,124,596	30,415,742	9,215,044

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.

DISCLAIMER

This report is confidential and is intended to be used solely by the client for whom this report was prepared and to whom it is addressed for information purposes only and for no other purpose, except as may be expressly stated herein. This report may not be copied, reproduced, disseminated, distributed or otherwise made available to any third party, in whole or in part, without the express written consent of Paladin Risk Solutions Inc. which consent may be withheld for any reason. In preparing this report, Paladin Risk Solutions Inc. has used its professional care and diligence and has endeavored to include in this report and to base its analysis upon information that it believes to be relevant to the purposes of this report; however, no representation or warranty, express or implied, is made by Paladin Risk Solutions Inc. as to the accuracy or completeness of the information included in this report.

#201-3001 WAYBURNE DRIVE, BURNABY, BC V5G 4W3 // TEL 778-807-5660 // PALADINRISKSOLUTIONS.COM

2. INSIGHT and SITUATIONAL AWARENESS

→ Click here ← to access previous featured reports

2.1 Global COVID-19. Global pandemic cases have hit 40 million as of Monday, with experts suggesting that these numbers are far from the real numbers of individuals infected by COVID-19. Testing levels and thresholds differ in each country, many of those infected may be asymptomatic and do not know they require a test, and some governments have been found to hide true numbers of infected or dead. The most affected countries are the USA, India, and Brazil, with India coming close to overtaking the USA within the upcoming week or two. In recent weeks, Europe has been pushing the global case numbers up, setting a record high of 700,000 weekly cases that account for a third of the global numbers that week. Various parts of Europe are implementing additional health measures including mask mandates, targeted lockdowns in the UK, closure of schools in the Czech Republic and Northern Ireland, closure of bars and restaurants in Belgium, and a 9pm curfew in France. WHO reports that parts of Europe may soon be seeing impacts on their healthcare system, with hospitals and ICU beds becoming overwhelmed in the coming weeks. The USA is seeing cases increase in 44 states and deaths increasing in 30 states, especially in areas where wearing a mask and following health guidelines is rebuffed, such as is the case in the Midwest. The virus is quickly spreading to more rural areas where individuals may falsely feel more protected due to having more space and not believing the virus has spread that far.

2.2 Benefits Fraud. Reporting indicates that organized crime members have been fraudulently applying for the Canada Emergency Resource Benefit (CERB) and utilizing the funds to buy illegal handguns and other illegal items. These handguns are being utilized in gang wars, which have become more severe in the past few years. Particularly, more access to firearms, as well as the reduction in street checks, has allowed gangsters to carry their guns more often subsequently resulting in more opportunistic type shootings. Gang members are more likely to openly shoot rival gangsters if they happen to see them driving nearby, which puts the public in danger when compared to a targeted or planned shooting. In the USA, at least 11 states are seeing fraudulent application for unemployment insurance, totalling over a billion dollars worth of fraudulent claims. Colorado reports having three out of four claims made under the program as fraudulent, stopping several improper payments once found.

Unemployment insurance schemes are not new and involve groups focused on such frauds operating from other countries. They are often run like a business, where employees are testing various state-run systems to locate vulnerabilities in those systems. They then collate hacked data on real individuals to see whether they can utilize the hacked passwords and social insurance numbers, often found on the dark web, to access an individual's account. Scammers also registered fake businesses and use the stolen identities to create business employees, which are later "laid-off" and their unemployment benefits stolen. Identities of those that recently died can also be utilized to claim benefits. Arizona has reported 2.7 million unemployment claims since the pandemic started, while having only 3.4 million working individuals; suggesting that at least 1 million of the claims could have been fraudulent. Maryland found a benefits fraud ring which is believed to have made 47,500 fraudulent claims costing almost half a billion dollars. Furthermore, a rap musician has been charged with over a million dollars worth of benefits fraud, after he openly rapped about it in a song. States are using computer programs and Artificial Intelligence (AI) to locate fraudulent claims. The AI utilized is increasing in sophistication and is allowing many states to identify fraudulent claims before being paid out.

For now, Canadian officials have not released much information about benefits fraud. It is believed this is because Canada is not focusing on benefits fraud as Canadian politicians previously blocked a federal Liberal bill regarding

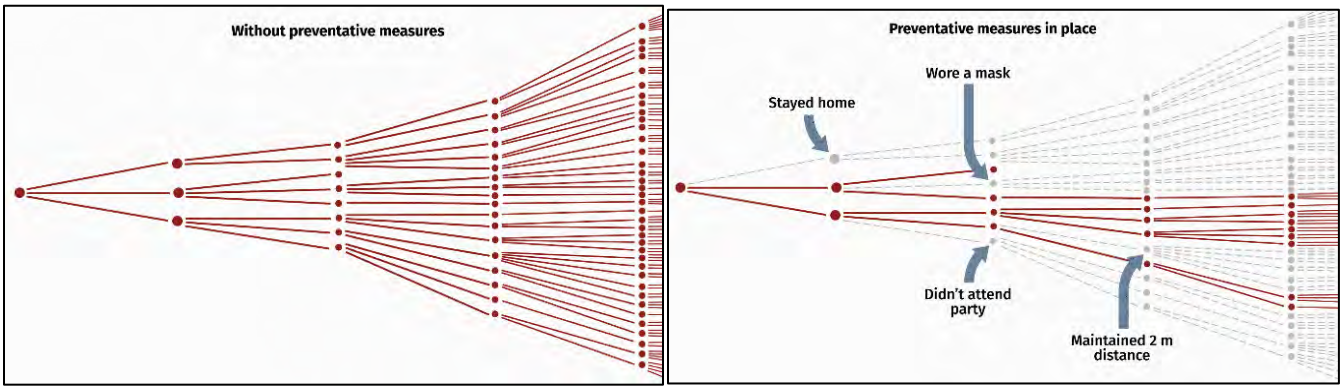
#201-3001 WAYBURNE DRIVE, BURNABY, BC V5G 4W3 // TEL 778-807-5660 // PALADINRISKSOLUTIONS.COM

consequences to those who have fraudulently applied for the benefit. Canadian officials suggest that it was important for Canadians, who may have been confused about the benefits at the beginning, to get their money quickly so they are not behind on their finances. However, with billions of dollars of fraud reported in the USA, it is likely that Canada is sitting on a mountain fraudulent claims which have no planned audit. Moreover, scammers knowing that there are no consequences only increases the likelihood of additional fraud. Fraud will continue if those that commit it know there are no costs for their actions. It appears that Canadian politicians have a belief that most individuals are good and will not commit fraud; though, when benefits programs cost billions of dollars, even 1% of fraud will make a large impact on the Canadian budget.

2.3 COVID-19 Health Messaging. Health officials must utilize the best possible techniques to get information to the public. With a new virus, experts may not have the answers to some questions. Where there are gaps to knowledge, the public still attempts to find quick answers which they will believe are reliable. Reliability would depend on several things, including how the information fits into the person's specific value and belief system, and whether it appears to be believed by others. Many individuals have a reality shaped by today's internet algorithms, rumours, and incorrect explanations of complex phenomena. In people's minds, their actions align with their cognitive beliefs.

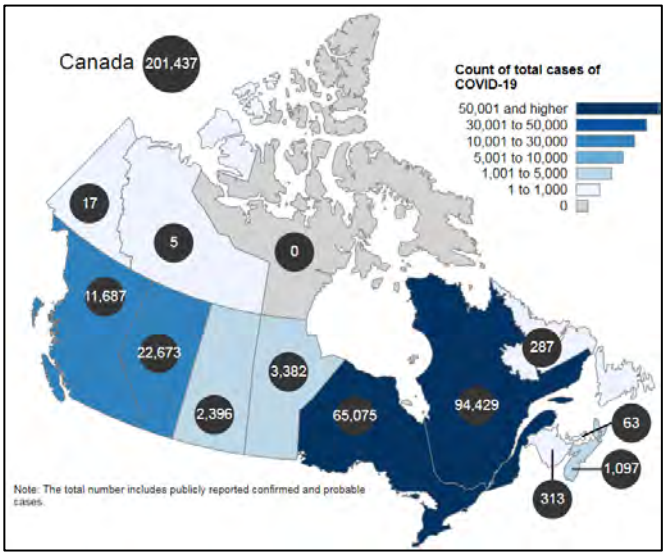
It has been previously found in psychological research that people are more likely to be persuaded by specific stories of one's experience with a phenomenon. This personal approach appears to be more effective than kindly asking the public to follow specific measures. Experts should illustrate a cause an effect for actions, instead of asking people to make extreme sacrifices without demonstrating their effectiveness. Additionally, what persuades one person may not persuade another. A tailored approach may be required depending on how motivated people are to make the sacrifices. For those whose risk from a COVID-19 infection is high, but who also have a strong home environment, being asked to stay home and not be included in gatherings may not be as large a sacrifice to follow health measures. Conversely, a young and social person in their 20's living alone with no vulnerable contacts, who believes that there is no risk of a negative COVID-19 outcome for themselves may find it more difficult to stay home as they are not able to cope with feelings of loneliness or mental health effects.

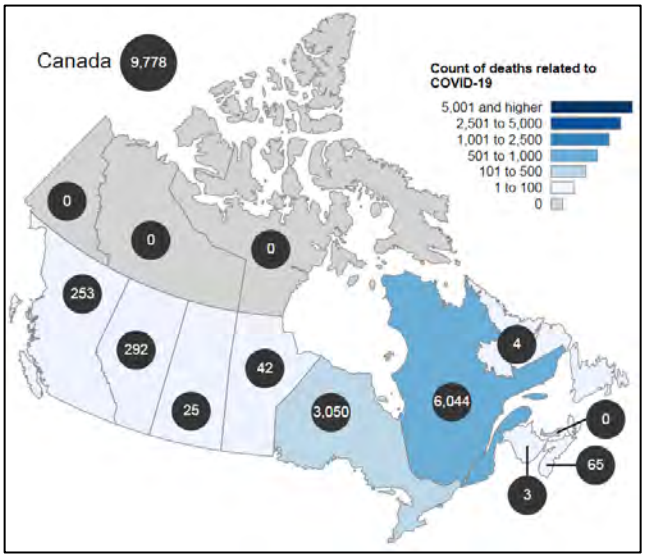
Experts have provided the following illustration to explain how health measures can reduce transmission of the virus:



#201-3001 WAYBURNE DRIVE, BURNABY, BC V5G 4W3 // TEL 778-807-5660 // PALADINRISKSOLUTIONS.COM

3. COVID-19 IN CANADA

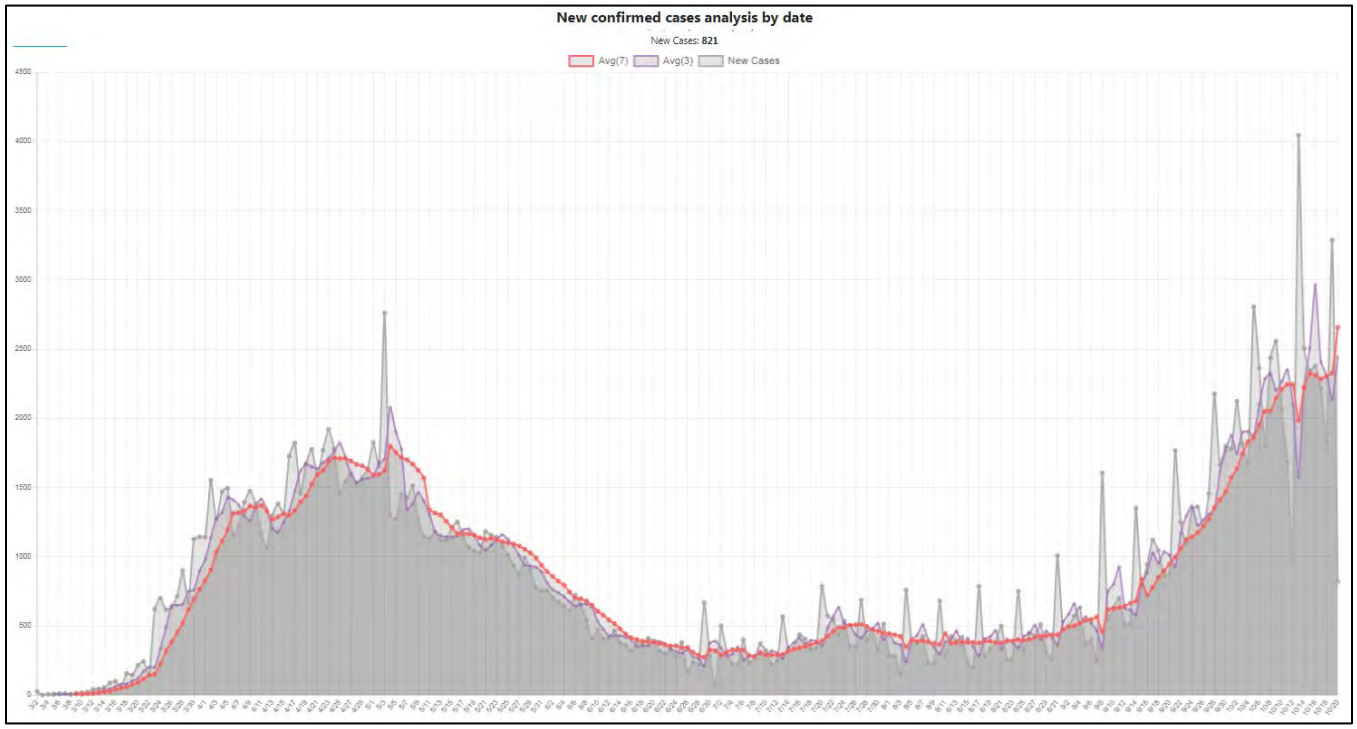




Source: https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html

Prov.	Total Confirmed	Total Deaths	Total Recovered	Total Active
Total	**202,258** (↑821)	**9,781** (↑3)	**170,299** (↑628)	**22,178** (↑190)
BC	11,687	253	9,753	1,681
ON	65,896 (↑821)	3,053 (↑3)	56,606 (↑628)	6,237 (↑190)
QC	94,429	6,044	79,529	8,856
AB	22,673	292	19,243	3,138
MB	3,382	42	1,597	1,743
NB	313	3	207	103
SK	2,396	25	1,973	398
PEI	63	0	60	3
NL	287	4	272	11
NS	1,097	65	1,026	6
YT	17	0	15	2
NT	5	0	5	0
NU	0	0	0	0
⛴	13	0	13	0
Rate of change	↑ 0.4%	↑ 0.0%	↑ 0.4%	↑ 0.9%

Prov.	Total Test	Total Waiting	Total Hosp	Total ICU
Total	**10,669,529** (+24,049)	-	-	-
BC	731,319	-	67	19
ON	4,714,326 (+24049)	24129 (+7826)	274 (+22)	72 (+3)
QC	2,822,963	-	532	92
AB	1,640,351	-	117	18
MB	226,594	-	28	6
NB	92,899	-	4	1
SK	233,017	-	18	2
PEI	39,839	60	-	-
NL	48,868	-	0	0
NS	106,286	-	0	0
YT	3,751	15	-	-
NT	5,912	40	0	0
NU	3,404	550	0	0
Rate of change	↑ **0.2%**	-	-	-

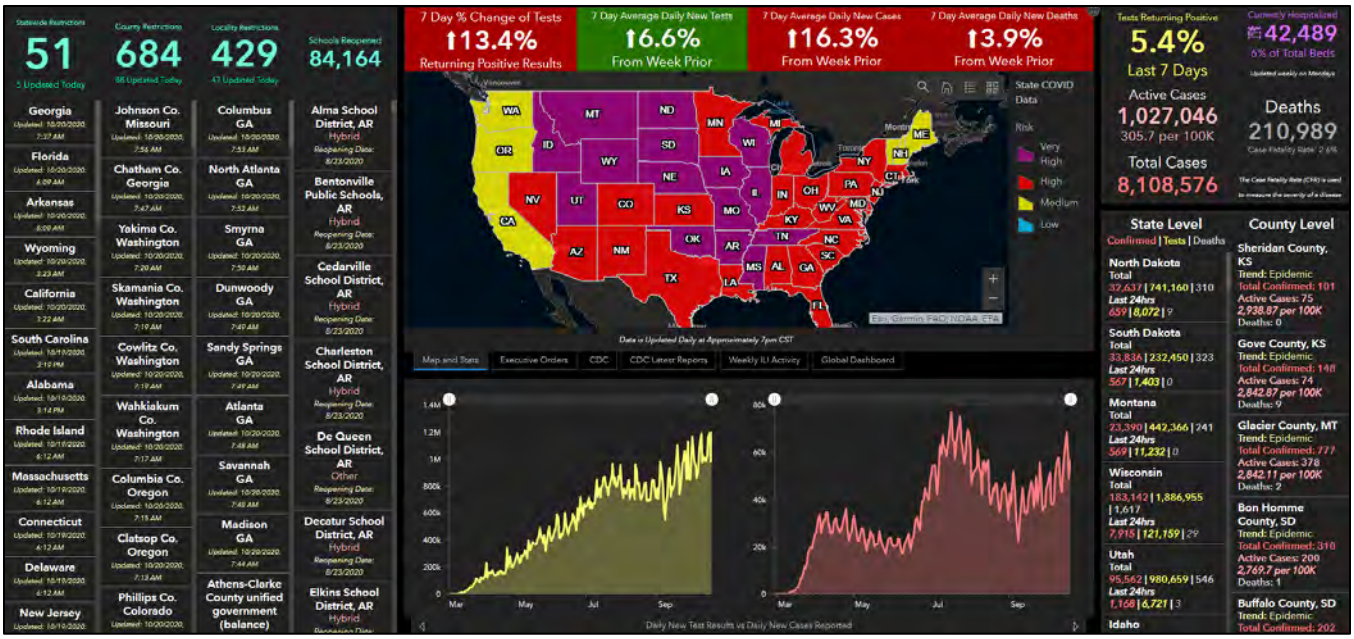


Source: https://www.covid-19canada.com

3.1 CANADA News

- COVID-19 cases in Canada surpass 200,000
- Alberta's contact tracing raises red flags as 43% of new cases have no known source
- A closer look at Canada's homegrown COVID-19 vaccine candidates
- Food prices to rise across Canada as COVID-19 pandemic continues
- Manufacturers start to deliver 40,000 ventilators, but with lower demand Canada may not need them
- Canada-U.S. border to remain closed until Nov. 21, at least
- B.C. announces 2nd wave of COVID-19, as it confirms 499 new cases and 2 more deaths over the weekend
- PM believes Canada has 'more tools' than in first wave of COVID-19 to avoid a second shutdown
- N.L.'s COVID-19 travel ban decision to be appealed, Canadian Civil Liberties Association says

4. COVID-19 IN USA

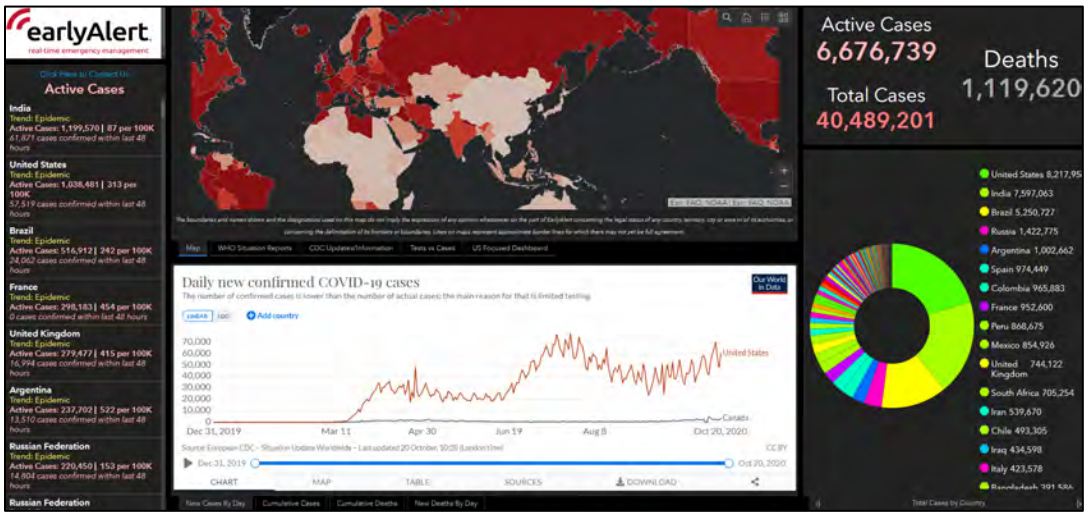


#	USA State	Total Cases	Total Deaths	Total Recovered	Active Cases	Tot Cases/ 1M pop	Deaths/ 1M pop	Total Tests	Tests/ 1M pop	Population
	USA Total	8,462,357	225,325	5,504,603	2,732,429	25,566	681	127,101,888	383,991	
1	California	880,871	17,001	457,313	406,557	22,294	430	17,042,408	431,320	39,512,223
2	Texas	877,077	17,599	745,944	113,534	30,248	607	8,078,858	278,621	28,995,881
3	Florida	756,727	16,025	495,056	245,646	35,233	746	5,746,529	267,557	21,477,737
4	New York	521,215	33,497	411,023	76,695	26,793	1,722	12,982,175	667,342	19,453,561
5	Illinois	350,748	9,496	257,424	83,828	27,679	749	6,824,237	538,536	12,671,821
6	Georgia	341,310	7,657	163,251	170,402	32,146	721	3,633,927	342,261	10,617,423
7	North Carolina	247,172	3,939	206,471	36,762	23,567	376	3,640,086	347,069	10,488,084
8	Tennessee	232,061	2,922	205,832	23,307	33,981	428	3,371,897	493,749	6,829,174
9	Arizona	231,897	5,830	38,553	187,514	31,860	801	1,948,792	267,738	7,278,717
10	New Jersey	225,398	16,339	177,746	31,313	25,376	1,840	4,217,705	474,850	8,882,190
11	Pennsylvania	188,409	8,571	146,652	33,186	14,717	670	2,458,579	192,047	12,801,989
12	Ohio	183,685	5,082	151,037	27,566	15,714	435	3,930,940	336,291	11,689,100
13	Louisiana	175,982	5,766	161,792	8,424	37,855	1,240	2,594,376	558,075	4,648,794
14	Alabama	174,528	2,805	74,238	97,485	35,595	572	1,327,430	270,728	4,903,185
15	Wisconsin	173,891	1,600	136,910	35,381	29,866	275	1,877,704	322,495	5,822,434
16	Virginia	167,754	3,485	19,170	145,099	19,654	408	2,598,125	304,390	8,535,519
17	Missouri	165,242	2,691	35,739	126,812	26,924	438	2,406,589	392,117	6,137,428
18	South Carolina	164,609	3,661	82,638	78,310	31,971	711	1,768,755	343,533	5,148,714

4.1 USA News

- Covid-19 cases climbing in almost every state as U.S. braces for possible 'third peak'
- Can ordinary Covid patients get the Trump treatment? It's OK to ask
- How do Canada's provinces rank against American states?
- Average credit score is at all-time high — for consumers who can save
- New U.S. COVID-19 cases rise 13% last week to nearly 400,000
- A 'Herculean' effort: States finalize their COVID-19 vaccine distribution plans
- CDC to passengers and workers: Wear a mask when you are on a plane, train, bus or other public transit

5. GLOBAL COMMON OPERATING PICTURE



		Total Confirmed	Total Deaths			Total Recovered			Mortality Rate	
		40,755,382	1,124,596			30,415,742			2.76%	
#	Country	Confirmed	Deaths	Recov.	Mort.	Critical	Active	Cases /1M	Active /1M	Deaths /1M
1	USA US	8,461,627 (↑4,974)	225,294 (↑72)	5,504,603	2.7%	15,487	2,731,730	25,518	8238	679
2	India IN	7,603,003 (↑8,267)	115,305 (↑69)	6,737,915	1.5%	8,944	749,783	5,493	542	83
3	Brazil BR	5,251,127	154,226	4,681,659	2.9%	8,318	415,242	24,651	1949	724
4	Russia RU	1,431,635 (↑16,319)	24,635 (↑269)	1,085,608	1.7%	2,300	321,392	9,809	2202	169
5	Spain ES	1,015,795	33,992	n/a	3.3%	1,857	981,803	21,723	20997	727
6	Argentina AR	1,002,662	26,716	803,965	2.7%	4,392	171,981	22,124	3795	589
7	Colombia CO	965,883	29,102	867,961	3.0%	2,115	68,820	18,922	1348	570
8	France FR	910,277	33,623	105,935	3.7%	2,099	770,719	13,936	11800	515
9	Peru PE	870,876	33,820	784,056	3.9%	1,094	53,000	26,303	1601	1,021
10	Mexico MX	854,926 (↑3,699)	86,338 (↑171)	623,494	10.1%	2,617	145,094	6,610	1122	668
11	UK GB	741,212	43,726	n/a	5.9%	592	697,486	10,901	10258	643
12	South Africa ZA	705,254	18,492	635,257	2.6%	546	51,505	11,846	865	311
13	Iran IR	539,670 (↑5,039)	31,034 (↑322)	434,676	5.8%	4,810	73,960	6,401	877	368
14	Chile CL	493,305	13,676	465,021	2.8%	769	14,608	25,739	762	714
15	Iraq IQ	434,598 (↑3,920)	10,366 (↑49)	366,134	2.4%	466	58,098	10,734	1435	256
16	Italy IT	423,578	36,616	252,959	8.6%	797	134,003	7,009	2217	606
17	Bangladesh BD	391,586 (↑1,380)	5,699 (↑18)	307,141	1.5%	n/a	78,746	2,371	477	35
18	Germany DE	375,683 (↑1,952)	9,920 (↑21)	298,300	2.6%	851	67,463	4,480	804	118
19	Indonesia ID	368,842 (↑3,602)	12,734 (↑117)	293,653	3.5%	n/a	62,455	1,344	228	46
20	Philippines PH	360,775 (↑1,640)	6,690 (↑17)	310,642	1.9%	1,562	43,443	3,279	395	61
21	Turkey TR	349,519	9,371	305,427	2.7%	1,447	34,721	4,131	410	111
22	Saudi Arabia SA	342,968 (↑385)	5,217 (↑16)	329,270	1.5%	840	8,481	9,806	242	149
23	Pakistan PK	324,077 (↑618)	6,673 (↑14)	308,020	2.1%	544	9,384	1,459	42	30
24	Ukraine UA	309,107 (↑5,469)	5,786 (↑113)	129,533	1.9%	177	173,788	7,081	3981	133
25	Israel IL	305,633 (↑757)	2,271 (↑8)	279,740	0.7%	631	23,622	33,230	2568	247
26	Netherlands NL	244,391 (↑8,165)	6,814 (↑46)	n/a	2.8%	445	237,577	14,253	13856	397
27	Belgium BE	230,480 (↑8,227)	10,443 (↑30)	21,214	4.5%	446	198,823	19,861	17133	900
28	Canada CA	202,258 (↑821)	9,781 (↑3)	170,299	4.8%	188	21,988	5,337	581	258

6. LAW ENFORCEMENT AND CRIME REPORTING

- Gangsters using CERB to buy guns, protect turf: Sources
- Early numbers suggest domestic violence homicides may be on the rise around the country
- Covid-19 Scammers Driving Unemployment Fraud Across Nation
- Criminal Justice Responses to the Coronavirus Pandemic

7. TRAVEL

- Covid 'test-and-release' system for UK airlines 'in place by December'
- Air Transat lays off more than 50 per cent of remaining flight attendants as pandemic continues
- TSA screens more than 1 million daily travelers for the first time since March

8. SOLUTION AND RESPONSE EFFORTS

- UNICEF to stockpile over half a billion syringes by year end, in effort to prepare for eventual vaccinations
- When it comes to COVID-19, social media fills a gap left by scientists — and it's a problem, says sociologist
- How dissecting superspreading events can help people take COVID-19 measures seriously

9. MEDICAL INFORMATION

- Coronavirus Vaccine Tracker
- Iran most active country in WHO study for COVID-19 treatment
- New insight into why more men may be dying of COVID than women

10. INTERNATIONAL DATA

- World struggles as confirmed COVID-19 cases pass 40 million
- New restrictions as Europe surges past 250,000 virus deaths
- Russia Sets One-Day Coronavirus Record With Nearly 16K Cases
- Brazil reports over 10,000 coronavirus cases in 24 hours; fatalities rises to over 153, 600
- Australia's COVID-19 hotspot reports four new cases as restrictions ease

11. ECONOMIC IMPACT

- With Covid-19 Under Control, China's Economy Surges Ahead
- Migration Plunges in Covid Crisis, Raising Global Economic Risks
- Fed's Clarida says U.S. economic recovery has a 'long way to go'
- Canadian confidence lower for third week as virus resurges
- Dentists could raise fees, exit family practices as pandemic keeps patients away

12. CYBER NEWS

- Canada concerned by 'pattern of malicious cyber activity' by Russian military, GAC says
- 'Creeped out:' Schools turn to technology in pandemic to catch online cheaters
- Canadians spend more money and time online during pandemic and over two-fifths report a cyber incident

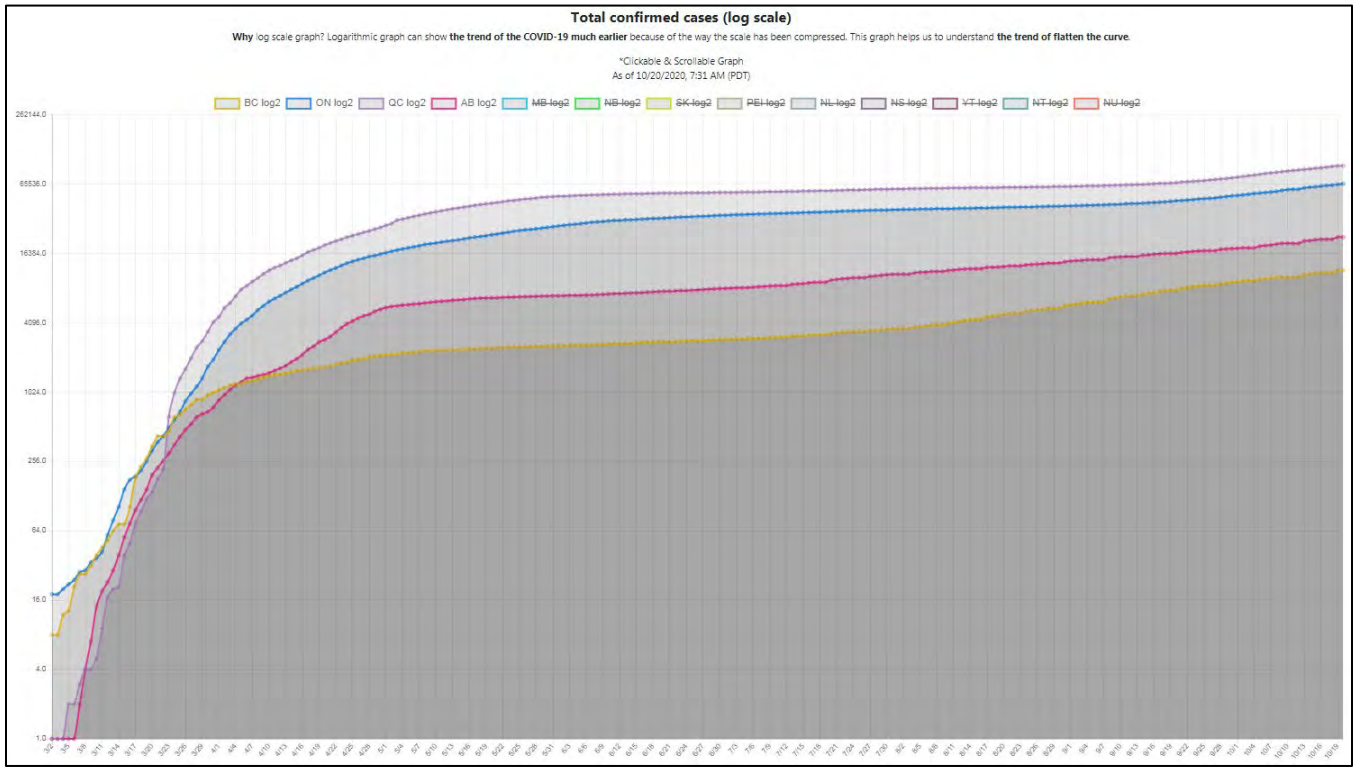
#201-3001 WAYBURNE DRIVE, BURNABY, BC V5G 4W3 // TEL 778-807-5660 // PALADINRISKSOLUTIONS.COM

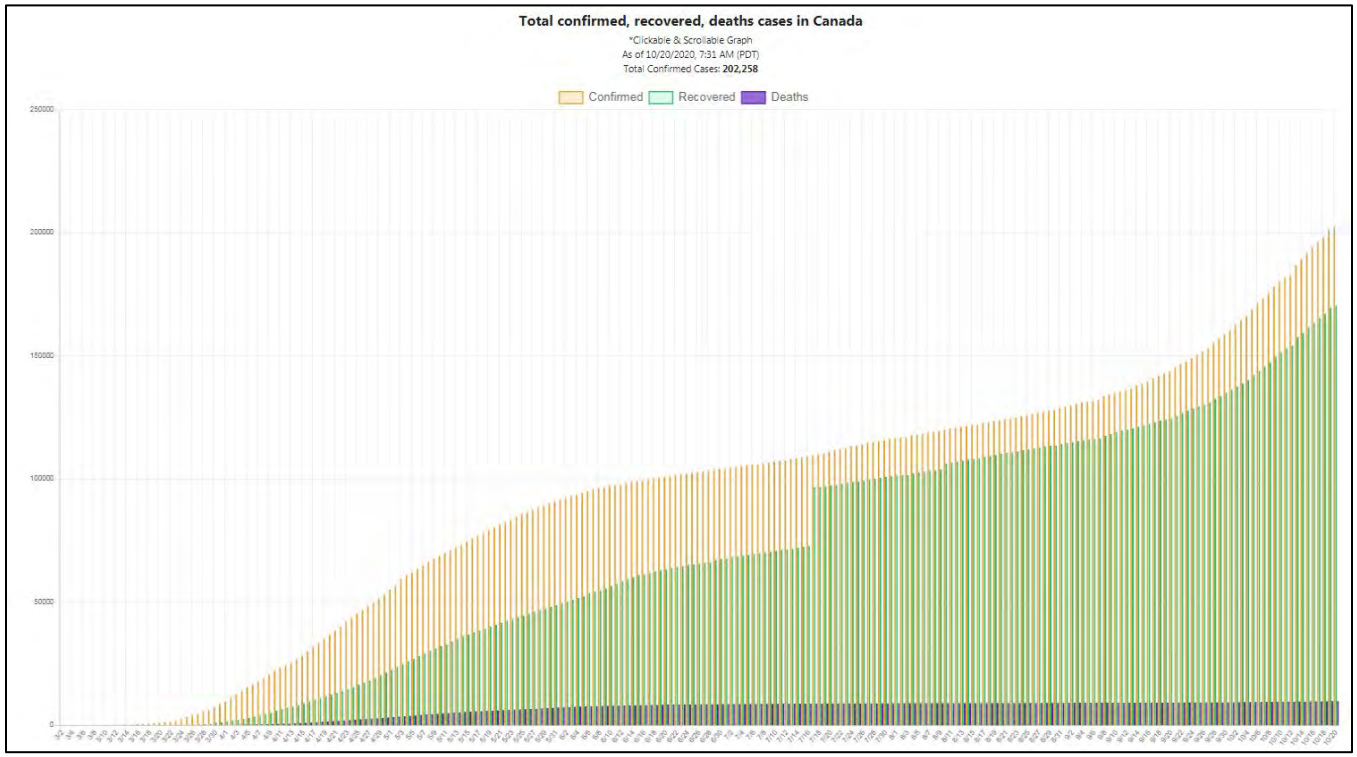
End Report

Please submit feedback to:

Scott McGregor, CD, BCom
Intelligence Manager
Paladin Risk Solutions Inc.
C. 604-910-7781
smcgregor@paladinrisksolutions.com

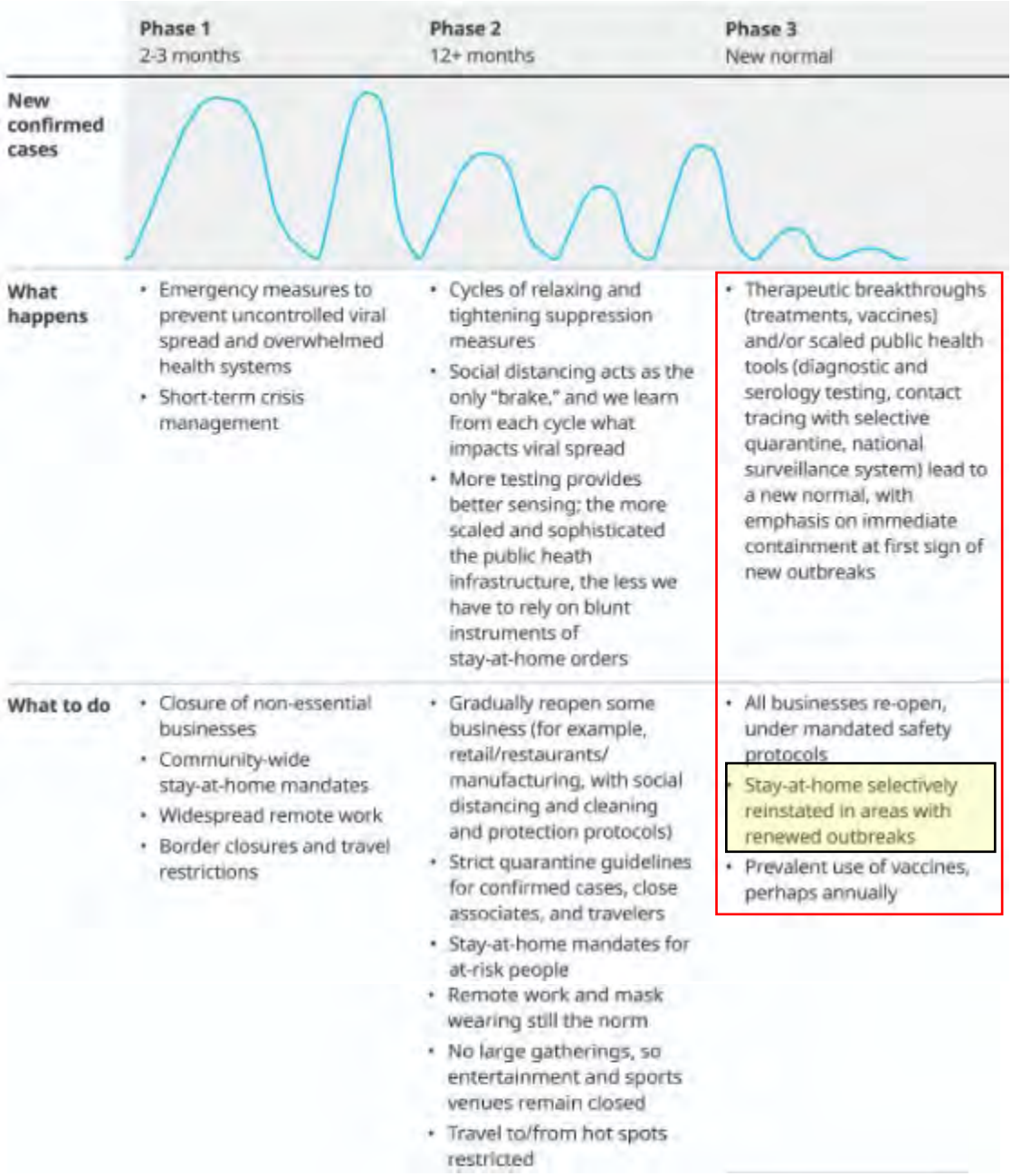
13. APPENDIX A – Canadian Tracking Information





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

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



	Phase 1 2-3 months	Phase 2 12+ months	Phase 3 New normal
New confirmed cases			
What happens	• Emergency measures to prevent uncontrolled viral spread and overwhelmed health systems • Short-term crisis management	• Cycles of relaxing and tightening suppression measures • Social distancing acts as the only "brake," and we learn from each cycle what impacts viral spread • More testing provides better sensing; the more scaled and sophisticated the public heath infrastructure, the less we have to rely on blunt instruments of stay-at-home orders	• Therapeutic breakthroughs (treatments, vaccines) and/or scaled public health tools (diagnostic and serology testing, contact tracing with selective quarantine, national surveillance system) lead to a new normal, with emphasis on immediate containment at first sign of new outbreaks
What to do	• Closure of non-essential businesses • Community-wide stay-at-home mandates • Widespread remote work • Border closures and travel restrictions	• Gradually reopen some business (for example, retail/restaurants/ manufacturing, with social distancing and cleaning and protection protocols) • Strict quarantine guidelines for confirmed cases, close associates, and travelers • Stay-at-home mandates for at-risk people • Remote work and mask wearing still the norm • No large gatherings, so entertainment and sports venues remain closed • Travel to/from hot spots restricted	• All businesses re-open, under mandated safety protocols • Stay-at-home selectively reinstated in areas with renewed outbreaks • Prevalent use of vaccines, perhaps annually

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

#201-3001 WAYBURNE DRIVE, BURNABY, BC V5G 4W3 // TEL 778-807-5660 // PALADINRISKSOLUTIONS.COM

INTRODUCING PALADIN RISK SOLUTIONS

Specialist Risk Mitigation and Investigations Services.

OUR SERVICES

Paladin Risk Solutions is one of the largest, full-service risk mitigation and investigation providers in Canada. We are an industry leader in identifying and mitigating client risk by delivering consulting, intelligence, investigations, due diligence, cybercrime, OSINT and training solutions.

- Complete intelligence and advisory, from a local, national and international lens
- Risk assessments for extractive industries, airports, seaports, pipelines, water, buildings and assets
- Complete Security consulting and audits, technology audits, project oversite and commissioning
- Emergency management and business continuity programs, consulting and training
- Cybercrime and Digital Investigation, Data Privacy and Protection, Cyber Security issues
- Executive Protection, threat management, and violence in the workplace
- Due diligence, AML, and Asset Tracing, on an international scale
- Background investigations and open source intelligence (OSINT)
- Surveillance and undercover operations
- Various training options as well as general investigative services

Paladin Risk Solutions

www.paladinrisksolutions.com

Waterstone CANADA'S MOST ADMIRED CORPORATE CULTURES

CANADA'S BEST MANAGED COMPANIES

Platinum member