

MORE FOOD FOR THOUGHT

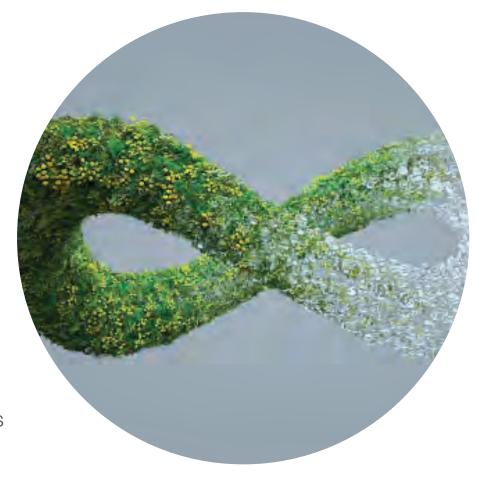
**TALK TO OUR TEAM** 



## Where are you on the pathway to net zero?

Electric transportation, sustainably-powered industry, green infrastructure, smart cities and a circular economy — this is the future if we are to reach net zero by 2050.

As of September 2022, <u>136 countries</u> had established some kind of net zero emissions target. <u>Canada has committed</u> to reducing greenhouse gas emissions 40 per cent below 2005 levels by 2030 and hitting net zero by 2050.





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#### As of Oct 2022, Canada has:



Cities/Regions



147 Companies



**Financial** Institutions Educational Institutions



pledging a commitment to net zero.\*





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This pledge will have real impacts on business as usual at home. Legislative changes, stricter reporting, penalties and incentives — particularly tax credits — will affect every business, from big banks to the corner store.

Now is the time to assess where you are on the pathway to net zero.

# Emissions reductions by sector (% reduction from 2005 to meet 2030 target) Buildings Electricity Heavy Oil & Transportation Agriculture Waste and other Oth



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#### **EARLY ADOPTERS**







Will be start-ups and high growth businesses created to disrupt traditional models, and market leaders prepared to reinvent themselves (<u>like IKEA has</u>) to participate in the energy economy.

#### LATER ADOPTERS





Will be established businesses that are mostly concerned with managing the economic costs of compliance.





Many organizations will be somewhere in between, eager to identify opportunities but unsure where to start.





Once you know where you are on the pathway, you can develop a plan for your next steps.



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2030 Emissions reduction plan and Canada's journey to net zero

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Canada's national hydrogen strategy

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## Is your cybersecurity legally sufficient?

It's an old saw at this point: a cyber attack is not a question of if but when. An average of almost one in five Canadian businesses (one in three for large organizations) experienced a cybersecurity incident in 2021. It's a fact of life, like bad weather or fire. And, as with those risks, organizations need to be adequately prepared or they may be at fault for the consequences of a cybersecurity incident when it occurs.



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Regulators in the U.S. and Canada agree, and are setting a new baseline for minimally required protections. So are cyber insurance companies, who won't even sell you the coverage if you don't have <u>certain controls</u>. The general public expects more, too, and they are taking complaints over mismanagement of privacy and inadequate cybersecurity to the courts.





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Assemble your key decision makers — your CISO, privacy officer and GC, if you have them, or your IT leaders if you don't — and determine whether your cybersecurity safeguards meet industry standards. If they don't, make 2023 the year you get cyber secure.



43.2%

of companies do not have multi-factor authentication<sup>1</sup>



Yet tech execs say it can prevent 80 to 90% of cyber attacks<sup>2</sup>

1 Source: CyberEdge Cyberthreat Defense Report 2022

2 Source: The White House press briefing, Sept 2021



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Cyber risk management guidance for Canadian corporate directors

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Cyber hygiene checklist: Tick these boxes to lower your cybersecurity risk and insurance costs

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The cyber incident response plan: The power is in the process

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## Are you safe from a greenwashing claim?

With climate change and human rights making headlines, consumers are increasingly choosing products and services based on the sustainability claims companies make.

According to a website sweep conducted by the International Consumer Protection and Enforcement Network (ICPEN) in 2021, four in 10 of these claims are exaggerated, false, unsubstantiated or misleading — a practice commonly known as "greenwashing."





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In Canada, high profile complaints, including against a manufacturer and a bank have been filed with the Competition Bureau, resulting in fines and other penalties.



In the U.S., greenwashing class action suits are becoming more common.



In Italy, a textile company obtained an interim injunction against its competitor for greenwashing claims.



Whistleblowing employees are another source of claims.



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To avoid complaints and respond confidently if one happens, scrutinize your reports, disclosures and marketing for any claims that may be hard to back up. Once you've tested and confirmed all claims, maintain an up-to-date, accurate and easy-to-access record of the evidence. Make sure you walk your talk internally, so your employees feel comfortable with your claims. And take a hard look at your global supply chain in anticipation of Canada's <u>modern slavery legislation</u>.





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ESG claims: Managing risks and liabilities for Canadian businesses



More than marketing: How to share your ESG story with investors

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# Where could your capital project take a turn?

Money for infrastructure projects is flowing right now, thanks in part to support from all levels of government for developments that will achieve the economic, social and environmental goals of our communities.

But these are strange times.



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We have emerged from the COVID pandemic faced with economic uncertainty, supply chain issues and skilled labour shortages that are leading to challenges in project scheduling and pricing. Condo developers can get fridges but not stoves. Electric bus fleets sit idle while they wait for charging clips.

### Infrastructure assets – In 2021, private and public industries in Canada invested:

\$94

+ \$7.5 billion from previous year

Source: Statistics Canada: Infrastructure Statistics Hub

There's no quick fix. Some owners experiment with different project delivery models. Some seek price certainty by tying costs to an index, such as steel. Others ask contractors for fixed prices — and may pay triple for their project for this peace of mind.



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A back-to-basics approach works best. Before going to market, have your design, land acquisition and permits in place. Bring trusted contractors to the table early to anticipate where the supply chain and pricing challenges may lie and take steps to avoid or manage them. Be prepared to make quick decisions and pay for materials and equipment early to avoid escalation issues.

In 2021, infrastructure investment contributed



\$70 billion



to Canada's GDP

Source: Statistics Canada: Infrastructure Statistics Hub



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Uncertain terms: Absence of a formal agreement on construction projects

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Defence infrastructure projects in Canada: considerations for contractors and subcontractors

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**Development projects** 

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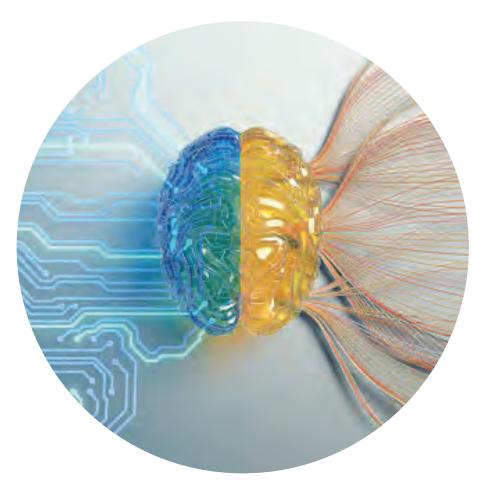
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### Are you using Al responsibly?

Businesses use artificial intelligence (commonly referred to as AI) for everything from process automation and marketing campaigns to improving customer service and optimizing supply chains.

Your business may be using Al and not even know it.



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Ignorance is not bliss. Existing privacy and human rights laws in Canada already govern AI to a certain extent. Bill C-27, which has not yet been adopted, contains the *Artificial Intelligence and Data Act (AIDA)* — a robust legislative response to the ethical and privacy concerns that arise when decisions are automated using machine learning. With the EU, Canada one of the first countries to table laws to govern AI.

#### AIDA aims to prevent:



**HARM** 

Physical/psychological harm, damage to property and economic loss



#### **BIASED OUTPUT**

Al output that adversely differentiates without justification on one or more of the prohibited grounds of discrimination set out in the CHRA



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To get ready for potential Al legislation and comply with existing laws, including privacy and employment, identify your processes that use Al, then ask questions of your Al providers or internal teams. Could the decisions these processes make affect someone's psychological or financial wellbeing? Are steps taken to avoid bias? How are privacy concerns addressed? If you're in the market for a new system, find out what its risks are in light of the potential new Al framework before investing in it.

### A broad set of obligations may apply to designers, developers, providers and managers of Al systems:

Risk assessment to determine if the system is "high-impact" Mitigation and system monitoring for high-impact systems (regarding potential harm or biased output)

Transparency and notice for high-impact systems regarding intended use and actual use

Establishing measures with respect to data anonymization process and the use of anonymized data

Reporting material harm to the Minister of Innovation, Science and Industry



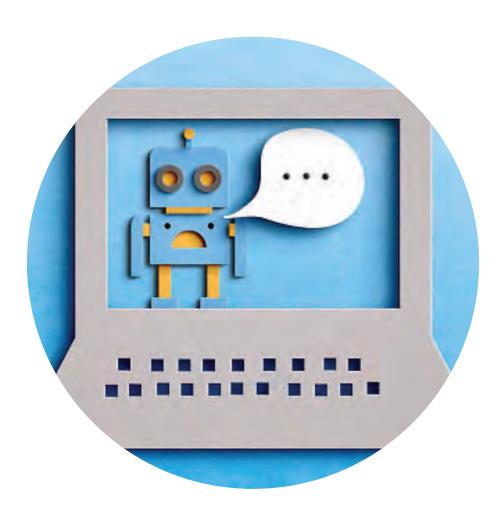
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Whether Bill C-27 becomes law or not, responsible use of AI is simply good business practice. Consider developing your own AI governance policies and principles to build trust with your stakeholders and help shape the conversation about AI in Canada.

For examples principles organizations can consider when using AI, check out Mila's AI For Humanity.





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Canada's Artificial Intelligence and Data Act: Impact for businesses

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Regulating artificial intelligence: Preparing your business for the future

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4 ways to avoid bias when your HR agency uses AI recruitment tools

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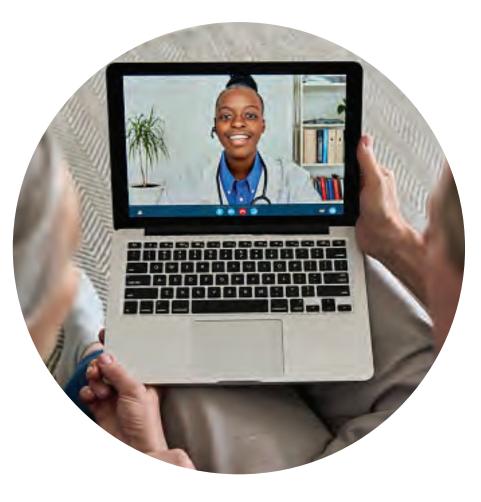
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# Are you ready to pivot your healthcare practice?

They say necessity is the mother of invention — and this was certainly true of healthcare during the COVID-19 pandemic, when <u>virtual primary</u> care visits in Canada ballooned from less than 20 per cent of total visits in 2019 to 60 per cent in April 2020.





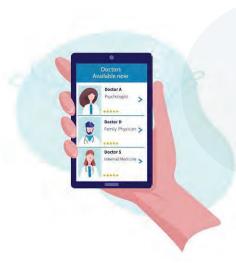
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Today, digital health care is viewed by many as a way to increase access to care, reduce healthcare costs and improve patient satisfaction.

Innovations in technology and service delivery abound. However, the regulations and payment models are complex, vary across Canada and may change with little warning. Ontario physicians, for example, saw a <u>dramatic decrease</u> in payment for some virtual services as of Dec. 1, 2022.



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Virtual primary care visits in Canada ballooned from less than 20 per cent in 2019 to 60 per cent in April 2020.



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Start-ups and established companies alike are bringing an entrepreneurial spirit to a healthcare system in crisis. If you have an idea for innovation, first test it against provincial rules to confirm it's allowed. Next, ensure that intellectual property, privacy, cybersecurity, marketing and service contracts are handled properly and that you're practicing within the standards of care for your profession, type of service and jurisdiction. Then be prepared to pivot — because opportunities, regulations and funding models will change.



of Canadians want technology that makes health care as convenient as other aspects of their lives.

- Canada Health Infoway and Environics, November 2020



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Cross-Canada virtual care licensure requirements and best practices

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No quick fix: Private health care in Canada is back in the news

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Privacy considerations for Ontario's health care sector

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