

**TECHNATION**

**SUBMISSION to INDU on COVID-19 RESPONSE**

**Digital Economy, Digital Government  
and Responsible Technology**

**June 19, 2020**

## EXECUTIVE SUMMARY

The COVID-19 pandemic has undoubtedly and drastically changed Canada's economy and potential for economic growth. All sectors across all regions of the country are faced with challenges, with many questioning their ability to remain solvent and reliant on the support of governments to stem the tide of the economic downturn.

The technology industry is not immune to this crisis. Through our TECHNATION COVID-19 Survey, we have found that among our nearly 300 members, which range from large multinational companies to homegrown start- and scale-ups, 74% indicated that layoffs of staff were on the table, and called out for help on cash flow and the opportunity for new business.

TECHNATION commends the Government of Canada on its approach to supporting our industry thus far. Programs including the Canada Emergency Wage Subsidy and the Canada Emergency Business Account, clarity on public sector procurement with regards to year-end deadlines and the inclusion of ICT services on essential services lists are each examples of tangible steps the Government has taken to ensure our industry withstands the crisis. The tireless work of public servants at Innovation, Science and Economic Development Canada, Health Canada, Public Services and Procurement Canada, Shared Services Canada and beyond must also be commended.

As we now plan for economic recovery and acknowledging the potential for future waves of the coronavirus, TECHNATION submits the following recommendation to the House of Commons Standing Committee on Industry, Science, and Technology for their consideration. Our recommendations fall under three categories: Digital Economy, Digital Government, and Responsible Technology.

### Digital Economy

The world economy is facing a once-in-a-generation downturn, with all industries subjected to declines in both supply and demand. Yet, the Government of Canada has an equally rare opportunity to position our country for economic growth to come, through investments and adoption in new and emerging technologies. TECHNATION recommends the Committee consider the following:

- 1) **Invest in data and modern technology, both within and beyond the public sector**, including artificial intelligence/machine learning, smart infrastructure and cities, health tech, connectivity, including 5G, and research and development;
- 2) Invest in innovative solutions that address the current issues in **long-term care** across Canada;
- 3) Support the growth of a **diverse, skilled, and educated workforce** through targeted programs that prioritise digital literacy; and
- 4) Leverage the Government's purchasing power to **support small- and medium-sized enterprises** through agile and flexible procurement and accurate data collection.

## Digital Government

The Government of Canada's COVID-19 response included rapid changes to the work of the public sector, including the expansion of remote work, efficient deployment of new programs, and innovative procurement. This process must continue past this crisis, allowing the Government to capitalize on its ability to stimulate the economy through its own purchasing and providing digital services to Canadians. TECHNATION recommends the following:

- 1) **Invest in secure and agile remote network connectivity** for government organizations, including the continued, rapid adoption of the **public Cloud**;
- 2) Create a culture of lifelong learning in the public service through such programs as the **Learn375 program** which reserves 37.5 paid hours per year for training; and
- 3) Expand the use of **flexible and agile procurement** methods for technology, capitalising on the innovations of the private sector across technological verticals.

## Responsible Technology

As Canada and its workforce transition to an economy in which remote working and connectivity are central, cyber security practices are essential. As such TECHNATION recommends the following:

- 1) Continue to invest in the **development of cyber talent**, through encouraging students to pursue cyber careers and working with the cybersecurity and ICT industry to ensure that cybersecurity education requirements are built into post-secondary curricula where needed;
- 2) Fund **research, development and commercialization of new cyber security technologies**, and develop programming to support the growth of Canada's cyber industry to take advantage of a of a \$100B global cyber economy;
- 3) Introduce a **tax credit for cyber security technologies** aimed primarily at SMEs that collect consumer data; conduct R&D – especially funded by taxpayers; and provide goods or services that are important for the physical and economic security of Canadians; and
- 4) Create a 15 percent non-refundable **tax credit for small business to purchase cyber security insurance**.

## About TECHNATION

We are the industry-government nexus for technology prosperity in Canada.

TECHNATION unites Canada's technology sector, governments and communities to enable technology prosperity from coast to coast.

We promote growth by connecting Canadian scale-ups with global tech leaders; engaging the global supply chain; filling the technology talent pipeline; and providing advocacy, professional development and networking opportunities across industry and government.

We develop solutions to achieve both the national and global goals that Canada's \$184 Billion technology industry shares with governments of all levels.

Technology prosperity that benefits everyone relies on a strong partnership between the private and public sectors.

For more information visit [www.technationcanada.ca](http://www.technationcanada.ca)

## TECHNATION 2020 COVID-19 RECOVERY SUBMISSION

### *Accelerating Canada's Digital Economy*

As Canada's national Information and Communications Technology (ICT) business association, TECHNATION champions the development of a robust and sustainable digital economy.

More than 41 000 Canadian ICT firms create and supply goods and services that contribute to a more productive, competitive, and innovative society. The ICT sector employs almost 650 000 people and invests \$6.2 billion annually in research and development, more than any other private sector segment in Canada.

In this *2020 COVID-19 Recovery Submission*, we respectfully submit recommendations under three themes: Digital Government and Procurement, Digital Economy, and Responsible Technology. TECHNATION would welcome the opportunity to present our recommendations to the Standing Committee on Industry, Science, and Technology, the Standing Committee on Finance, or the Special Committee on the COVID-19 Pandemic.

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## COVID-19 Impact and Response

All sectors of the Canadian economy and society have experienced fundamental changes as a result of the COVID-19 pandemic. At the core of the response worldwide has been the health and safety of all and the economic support for businesses and individuals throughout this trying time.

The technology industry in Canada has not been immune from this reality. From March 24 to April 14, TECHNATION launched our COVID-19 Impact Survey, which sought to hear from member companies as to their experience during the pandemic. The following are some key indicators that emerged from this survey process:

- 91% of respondents indicated that their work location had changed;
- 35% of respondents indicated a reduction in productivity;
- 74% of respondents indicated either 'yes' or 'unsure' as to whether their company planned to lay off or reduce hours of employees; and
- 54% of respondents report delays in multiple projects or contracts.

The top five repeated themes with regards to ongoing concerns for businesses during the crisis were:

- 1) Cash flow
- 2) Opportunity to create new business
- 3) Broader economic health, both in Canada and worldwide
- 4) The ability to meet and communicate with customers and clients

- 5) Other concerns, including privacy and security, access to decision makers, and access to medical supplies, including PPE.

In addition to these data points, it is important to note that the impact on the technology sector matches the variety of its members. Small- and medium-sized enterprises (SMEs) feel the brunt of the economic pain as already lean businesses with little room for error. TECHNATION SMEs are centrally concerned with cash flow and future business challenges.

In response to these concerns, TECHNATION staff has been in constant communication with the Government of Canada, in addition to public sector partners across the country. Our sector is grateful to the tireless work of the devoted public servants who continue to listen to industry's concerns and to develop programs and supports that ease the burden on business owners.

In particular, TECHNATION wishes to commend the work of the Government of Canada on the Canada Emergency Wage Subsidy and the Canada Emergency Business Account. These two programs were developed as a result of the constant communication between the public and private sectors. While imperfect, TECHNATION appreciates the support offered by the Government of Canada during the pandemic through these programs.

As Canada moves towards a period of economic recovery and acknowledging the likelihood of further waves of the coronavirus, our industry offers the following recommendations as to potential steps the Government can take to stimulate economic growth while supporting businesses and people. While continuing to put health and safety at the centre of decisions, the three themes of digital government, digital economy, and responsible technology demonstrate a pathway to economic growth through the technology sector.

## 1. Digital Economy

### A. Invest in Data and Modern Technology

#### **Invest to Position Canada at the Fore of a Technology Renaissance**

Technology impacts all sectors of the economy and is the engine for Canada's economic growth. In other words, the digital economy is the entire economy. As such, with the appropriate investment in a data-driven digital economy, Canada can expect its business sector to grow.

As the Committee considers tools for economic recovery, TECHNATION recommends that it consider the following investments so as to (1) invest in Canadian businesses and people; (2) maintain competitiveness across the broader economy; and (3) position our country at the fore of the technology renaissance.

#### ***Data and Artificial Intelligence (AI)***

AI stands to become one of industry's most disruptive forces, but it's the ability to access this data that will enable Canadian businesses to compete. Canada must accelerate its

adoption of AI and related technologies to support the Canadian AI industry and ecosystem or risk losing these innovative start-ups.

### ***Smart Infrastructure***

Investments in infrastructure with imbedded sensory technology provides longer-term view of value on taxpayer outlays. The data generated can provide for preventative maintenance and can support a plethora of additional policy or public benefits including human mobility and city planning. It will ultimately provide timely data for AI-based analytics. The government should require funding applicants to consider opportunities to embed “smart technologies” into new infrastructure projects.

### ***Smart Cities***

The *Smart City Challenge* is a great initiative, but participation allowance is limited. Canada should create a ***Smart City Superfund*** of at least \$100M as a flexible, ongoing resource that municipalities or private developers can leverage.

### ***Technology for Health***

Leveraging health and pharma data and combining data sets could lead to AI analytics and precision health care, providing better health outcomes for Canadians and more cost-effective delivery of healthcare. Governments have struggled to use patient data collected over decades to better address health issues facing Canadians. There’s a clear need for governments and regional health services to collaborate more across agencies and provincial borders to create better policies for improved health of all residents.

COVID-19 is a key example of how the power of technologies can improve healthcare and fight the pandemic. TECHNATION partners are already developing and ready to deploy solutions for:

- National contact tracing strategy that respects Canadians’ privacy;
- Telehealth and virtual care;
- Mobile devices to collect vital signs relevant to identifying individuals infected with COVID 19 in LTC and the general population;
- Mobile devices with remote monitoring to collect key patient indicators, to reduce risk and enhance care;
- Analytics in support of Public Health Agency of Canada pandemic decision making;
- Canada-based data centres and cloud services hardened against external threat penetration;
- artificial intelligence in computing data; and,
- consumer health applications.

Continued and ongoing investment in the many of the current federal agency’s that focus on Canada’s Digital Health initiatives such as Canada Health Infoway, Canadian Institute for Health Information, Health Canada and the Canadian Institute for Health Research will be extremely beneficial to ensuring successful National outcomes in the ongoing fight of the COVID-19 Pandemic.

### ***Fifth Generation (5G)***

To leverage the tools to develop the data for AI, modern hyper-connected networks will be required for transmitting 5G networks, which are: predicted to revolutionize the way we use and leverage technology; make possible new classes of advanced applications; foster business innovation; and spur economic growth.

### ***Investments in Commercialisation, not just R&D***

Reports about Canada's ICT sector repeatedly suggest that the Government has elicited a strong research and development ecosystem, with homegrown companies and entrepreneurs leading the way in artificial intelligence, machine learning, and the Cloud. The Government must now pivot towards helping businesses commercialise their goods through both public procurement and private partnerships.

## **Recommendations**

1. **Invest in “Data for AI” projects** integrating data from multiple private and public sources;
2. **Invest in innovative solutions that address the current issues in long-term care across Canada;**
3. **Allocate increased funding to build test beds for data analytics and innovation corridors** based on 5G;
4. **Establish an engagement plan for roll-out of 5G networks** and broader connectivity
5. **Introduce a “Smart Infrastructure Lens” for all federal infrastructure investments**, including investments made by the Canada Infrastructure Bank;
6. **Mandate patient-first health data collection in a standardized manner, ensuring sharing across the entire healthcare system** to improve care across multiple jurisdictions and the response to future pandemics;
7. **Require health transfer funding supports and sustains digital healthcare innovation**, including funding to organizations (e.g. Canada Health Infoway, Canadian Institute for Health Research), specifically targeted at developing better use of telehealth practices and new technology opportunities;
8. **Continue to support the R&D of the ICT sector** through the maintenance of support for educational institutions, tax credits, and partnerships. This includes investment in quantum and high-performance computing.

## **B. Diverse, Skilled and Educated Workforce**

Talent is the foundation of Canada's ICT sector and of innovations in every sector of our economy. Beyond meeting projected demand for ICT talent, Canada needs to double down on its proven ICT strengths.

People with the right ICT skills – combined with expertise in business, complementary technologies, innovation and leadership – are a magnet for investment. Canada can gainfully employ a high share of its workforce in export-oriented technology-based products and services. This can help offset the disruptive impacts of automation.

While Canadian educational institutions rank among the highest in the world, there remains a skills gap and a dearth of talent available to ICT companies in Canada. As an



example, research from Employment and Social Development Canada found that employers seeking eight out of eleven ICT occupations (computer and information systems managers, computer engineers, information systems analysts and consultants, database analysts and data administrators, software engineers and designers, computer programmers and interactive media developers, web designers and developers, and information systems testing technicians) will be faced with labour shortages in Canada.

Some companies have linked diversity to the labour skills shortage, suggesting increasing participation of under-represented groups—particularly women and immigrants—would help offset the declining enrolments in STE(A)M programs, considered the principal pipeline to the ICT profession.

Finally, an inaccurate assumption is often that an extensive technical education is required to succeed in the digital economy. *Not all ICT work and digital roles require deep technical skills.* In fact, there is significant growth in ICT 'adjacent' work roles that are critical to effective tech adoption and integration across all sectors. As well, given the rapid pace of technology change, traditional education and training is simply not keep up. Accordingly, more effort should be directed towards interdisciplinary, hybrid and rapid learning solutions that provide current and emerging education and training to meet the Canadian labour market needs now and in the future. This is in addition to the development of increasingly critical skills that include systems thinking, adaptability, teamwork, critical thinking, and creativity. This will significantly increase the talent pool and introduce needed diversity into the ICT community.

A more pressing concern is the current and impending job losses as a result of COVID 19. Plaguing almost every sector, those in traditional and low-skill work roles will have difficulty finding employment as businesses and companies shutter their doors. Predominantly from underrepresented or underemployed workers, this crisis brings with it an opportunity to uplift workers and provide them digital skills that will elevate their potential either in their current sector or another. This would require better systems integration and coordination within the workforce development eco-system. While people and systems are in place, the degree to which they are effectively leveraged and consistently applied is limited. The right balance of counselling, matching, selection, learning and onboarding interventions aided by current technologies can significantly streamline the process and better prepare and place displaced and underrepresented workers in meaningful and enduring work in Canada's growth and emerging industries.

The Innovation and Skills Plan in Budget 2017 included steps to address Canada's opportunity, yet the Government must continue to do more to support our ICT sector workers.

## Recommendations

- **Conduct national/regional consultation and strategy development projects** to identify, prioritize and develop ICT-related post-secondary education program capacity expansion priorities, strategies and plans;
- **Work with TECHNATION to develop and conduct a four-year national/regional ICT and digital skills awareness and training program** that targets secondary school teachers and students;

- **Support the Business/ Higher Education Roundtable (BHER) Work-Integrated Learning recommendations** to the federal government;
- **Consult with Indigenous organisations** to develop a strategy and plan for increasing participation in ICT-related career paths;
- **Review current Canadian and global best practices for the use of educational technologies** to support skills upgrading and career transitions from the Future Skills Centre commission. Budget to be drawn from existing Centre funding;
- **Work with the workforce development eco-system to improve systems, process and interrelationship** to be able to respond to the volume of displaced workers while ensuring a quality work transition experience.
- **Develop strategies to increase engagement of underrepresented groups in the ICT and digital workforce.** The European Union offers examples of positive discrimination recruitment techniques, specific career development opportunities, and the maintenance of work-life balance, including through childcare programs;
- **Invest in skills programs that help Canadians succeed** including the Global Skills Program, and the Canadian Benefit Training Program.

### C. SMEs and Scale-Ups

There is no secret that small- and medium-sized enterprises have been particularly hard-hit as a result of the halt of the broader economy to fight COVID-19. TECHNATION commends the work of the Government of Canada to provide services in support of these companies, including the Canada Emergency Business Account, the Canada Emergency Wage Subsidy, the Innovation Adoption Program at IRAP, and other targeted programs.

As we shift to prioritizing economic recovery, TECHNATION urges the Government to invest in its small- and medium-sized enterprises through reconsidering and reforming previously existing programs, like the SR&ED tax credit, and through leveraging its purchasing power.

### Recommendations

- **Undertake a review of the SR&ED program** to ensure its effectiveness in stimulating scale-up and its incentivization of growth;
- **Leverage Government of Canada purchasing power** to support Canadian business, especially through agile and targeted procurement practices that are conducive to the budget and timeframes of SMEs;
- **Standardise information collection about SMEs**, sharing of best practices in finding financing for SMEs and scale-ups, including public-private capital partnerships, and support for associations and networking groups specific to marginalized voices in the ICT sector. By doing so, the OECD finds that marginalised groups, especially women-owned businesses, are more likely to succeed;

- **Create a ‘one-stop shop’** that allows businesses to access all government services and regulations at once, including the development of a single digital ID that is used across platforms;
  - **Include tax and financial regulation in the Government’s ‘one-for-one’ regulatory reduction rule.** This should include a comprehensive review of the tax system in Canada to simplify and streamline government regulations;
  - **Review the Government’s definitions of small, medium, and large enterprises** in order to better support the specific needs of ICT sector start- and scale-ups.
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## 2. Digital Government

Prior to the COVID-19 pandemic, many of Canada’s tech organizations urged Canada’s government to reassess, innovate and modernize their procurement processes, viewed as cumbersome and limiting, especially to small and medium-sized businesses. The current health crisis presents an opportunity for government leaders to harness the power of flexible, agile and modern procurement to boost Canada’s innovation and economic performance now – and in the long-term.

In this section of our Submission, TECHNATION urges the Government of Canada to consider use of procurement as a tool for economic recovery while providing digital services to Canadians.

Now more than ever, tech companies in Canada need governments at all levels to be buyers and adopters of their technology solutions. Technology companies in Canada are in a position to implement “shovel ready” solutions that will both accelerate digital government and replace decade-old technology with modern, cloud-based enterprise infrastructure. In addition to creating local jobs, Canadians will have better and faster access to government services, both online and through mobile applications.

### A. Digital Transformation and Modern Procurement

The federal procurement process for IT products and services has long been acknowledged as a barrier to vendor participation, particularly by small and medium-sized enterprise (SME), that slows deployments, dampens innovation and increases costs for government and industry alike. A digital-first agenda, innovation in procurement and ensuring a pragmatic approach towards public-private partnership are all mission-critical to building a modern digital government that fuels innovation and improves Canada’s competitiveness.

#### Recommendations

1. **Expand funding for digital experiments.** Create a government funding initiative for digital experimentation under Innovative Solutions Canada (ISC), Innovation for Defence and Security (IDEaS) and the Canadian Digital Service;

2. **Expand use of mechanisms for Government to engage with industry at the idea stage** to ensure business cases are developed with a broad understanding of the marketplace, emerging technologies and delivery methods, **before** procurements are constructed. TECHNATION recommends continuing with the more flexible and efficient approach to procurement practiced during the COVID-19 crisis, especially as applied to PPE;
3. **Invest in secure and agile remote network connectivity for government organizations** in support of civil servants efficiently and effectively working from home during the crisis and beyond; and
4. **Ensure clear budget allocation of operation and capital expenses** which reflect industry standards in ICT procurement.

## B. Government's leveraging new technology

Embracing cloud computing – in which software, platforms, and infrastructure are services accessed via the Internet – will allow government to modernize its IT infrastructure and deliver citizen services more efficiently and cost effectively. IT modernization also offers a huge opportunity for innovation and technological competitiveness, more efficient use of energy, more robust security, and significant savings.

Best practices for moving toward a cloud environment have been established and can be leveraged by Canadian governments. Holders of the most sensitive data in the world, including the CIA, NASA, financial institutions, and many governments worldwide (US, UK, Australia to name a few) are already reaping the benefits of their Cloud First policies.

The risk of the Government of Canada falling behind is real: in October 2019, the Public Policy Forum published their report, *The Risk of the Digital Status Quo*, which cites the risks of legacy systems, cyber security, culture and people, and service failure.

By investing in Cloud computing technology and through leveraging enabling technology, the Government of Canada can reduce IT costs, enhance IT resiliency and employee productivity, and modernize service delivery to Canadians. Each can be accomplished while supporting the technology sector as economic drivers post-COVID-19.

Many of the following recommendations stem from TECHNATION's work on Cloud adoption, including our recent policy paper, entitled "*Governments Embracing Cloud: An Opportunity for Modernization, Innovation, and Transformation.*"

### Recommendations

1. **Commit to shifting from a CapEx to OpEx model of IT services.** This process includes a capital investment in the Cloud, which in turn, will reap the economic, environmental, and service quality benefits;
2. **Address policy blockers to the implementation of its Cloud First policy.** Data residency, industrial security and other prescriptive policy requirements are incompatible with Canada accessing thousands of cloud products and services.

Rethinking current data classification rules and IT policy requirement would allow 80% or more of government data to be processed in the public cloud;

3. **Explore cloud flexibility** to make the best use of private (on premise or off-premise), public, hybrid, and community cloud solutions;
4. **Support cloud-native software development.** Ensure all future software development is designed specifically to take advantage of the cloud delivery model;
5. **Ensure interoperability of systems between all levels of government and ministries** through common standards;
6. **Enhance adoption of artificial intelligence and machine learning technologies across all departments of government** through streamlining the procurement process and education of public servants.

### C. Up- and Reskilling the Public Sector

We live in the digital age. Canadians expect their government to provide services to them of the highest quality and to reach them where they are. Technology is the medium through which these goals can be met.

However, the training of hardworking and devoted public servants is currently insufficient in preparing them to use digital technologies to solve government problems. The Government of Canada is unable to keep pace, not only with the adoption of technologies but training their staff about what is available to them.

Without the knowledge of what could be and how it will impact the current and future workforces, the risk averse culture continues. To overcome this, we must empower civil servants with knowledge about how technology can help them serve Canadians. Further, the Government, public service unions, and industry must work together to prepare Canada's workforce, writ large, for tomorrow.

This problem extends beyond computer scientists and engineers. Every sector, every ministry, and every job are being and will be impacted by technology.

Now is the time for creating a strategy and suite of targeted programs to re- and upskill the public sector. The global pandemic offers the Government of Canada an opportunity to train its employees in support of emerging digital tools in service delivery to Canadians.

### Recommendations

1. **The Government of Canada must adopt training curricula for new technology and offer it to all civil servants.** Further, the Government of Canada should engage with post-secondary educational institutions and training service providers in the private market in lieu of creating its own learning platform;
  - a. This process is supported financially through the \$1850 training budget for civil servants that already goes largely unused;

2. **The Government of Canada must create a culture of lifelong learning in the public service.** In regulation or through collective bargaining, the Government should implement the **Learn375 program** which reserves 37.5 paid hours per year for training;
  3. **The Government of Canada must contribute to creating a partnership ecosystem of technologists in Canada.** By restarting the **Interchange program** but with a limit of six-month terms, employees can gain experience in both the private and public sectors.
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### 3. Responsible Technology

In everything the Government of Canada does, the safety and security of Canadians is of paramount concern. In the digital age, investments in the ICT sector must consider cyber security and privacy to maintain trust in the system in place and to continue to improve services for citizens.

Simultaneously, the Government must manage these concerns with the growth of the digital economy. We can point to lessons learned through experiences like the Canadian Anti-Spam Legislation in balancing these concerns.

In tackling economic recovery post-COVID-19, TECHNATION recommends that the Government of Canada invest in cyber security best practices internally and incentivize external investments in cyber security through carve-outs and credits.

#### A. Cyber Security

Cyber threats pose an increasing risk for our economy and society. Too much focus regarding data breaches are focused on the impact on privacy, rather than on a core issue, cybersecurity. Canada must accelerate its adoption of new cyber technologies to improve the security posture of the digital economy.

Compounding the problem is the lack of cybersecurity talent. From entry level to executive to highly qualified specialists in threat hunting, security automation, encryption and quantum, Canada cannot succeed in the digital economy without having the expertise to design and protect systems upon which it increasingly relies. Beyond core cybersecurity roles, more effort should be placed on increasing the understanding of cybersecurity as a business enabler for the digital economy to include investment in cybersecurity education in traditional computer and IT programs as well as other professional disciplines such as business, management, urban planning, law, finance, health, and criminology.

#### Recommendation

- Have the *Canadian Centre for Cyber Security* establish a **Government-Industry Executive Advisory Table**, with senior cyber executives from industry and

- government advising on increasing cyber preparedness and innovation across the economy;
- Continue to invest in the **development of cyber talent**. Encourage students to pursue cyber careers and work with the cybersecurity and ICT industry to ensure that cybersecurity education requirements are built into post-secondary curricula where needed.;
  - **Fund research, development and commercialization of new cyber security technologies**, and develop programming to support the growth of Canada's cyber industry to take advantage of a of a \$100B global cyber economy. This has already taken place elsewhere, including in the [United Kingdom](#);
  - Introduce a **tax credit for cyber security technologies** aimed primarily at SMEs that collect consumer data; conduct R&D – especially funded by taxpayers; and provide goods or services that are important for the physical and economic security of Canadians;
  - Create a **15 percent non-refundable tax credit** for small business to purchase cyber security insurance;
    - The policy would be available for small businesses up to 99 employees and self-employed individuals;
    - Only firms which have successfully undertaken ISED's Cyber Assessment and Certification program would be eligible; and
    - The credit would be reviewed after five years;
  - Engage with industry to create and maintain **professional standards** for the use and development of contemporary technologies in all sectors.
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