

# ALBERTA BROKER

INSURANCE BROKERS ASSOCIATION OF ALBERTA

## GEN Z

The Youngest Clients  
The Newest Colleagues  
The Biggest Shift



Advisors in Crisis

Meet PYIB President Kelsey Bill

Leading Hybrid Teams  
and more—



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ALBERTA **BROKER**

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# PRESIDENT'S MESSAGE

## KARIM MOUAIT

### A Season of Change and Opportunity

As the seasons shift, I am reminded that this time period is a professional reset as we return from our collective summer vacations and begin to focus on the third and fourth quarters of the year. Our industry is also in a period of transition. As per the recent media releases, the conversations around auto insurance reform in Alberta are gaining momentum, and with them comes both challenge and opportunity. Communication with our clients is key and this needs to be shaped with the voices of brokers front and center.

### Driving Forward on Auto Reform

Over the past months, we have been deeply engaged with government, regulators and industry partners in the development of the Care First insurance framework. Here are a few key concepts to keep in mind as we move forward.

- **System sustainability**—lower costs and predictable payouts help keep more insurers in the Alberta auto market, maintaining competition and choice for brokers.
- **Premium stability**—fewer large legal settlements and more predictable claims costs reduce upward pressure on rates.
- **Faster resolution of claims**—less time waiting for settlements means quicker return to normal life after an accident for clients.

Communication with clients will be vital as they will ask us, *What does this all mean?* Questions we brokers will have to

respond to: *Does this mean my rates won't be going up? Will my rates go up temporarily, then level off? When do I get a discount as I haven't had a claim in 10 years?*

We need to field the concerns of our clients all while communicating our unchanged goal: making sure Albertans get the right coverage, the right advice and the right level of service when they need it most.

### Stronger Communication = Stronger Industry

One of the lessons of recent years is that clear, honest communication is the foundation of trust. Not only between brokers and clients, but also between brokers, carriers and government. To that end, IBAA has been working on:

- Streamlining industry updates so brokers have information they can quickly act on.
- Involving brokers in the Broker Advocacy Task Force for direct advocacy meetings with governmental members of the legislative assembly.
- Encouraging brokers to become active IBAA brand ambassadors.
- Creating more in-person opportunities such as province-wide broker town halls for open dialogue between members and leadership.

By speaking with one voice on key issues, we amplify our impact.

"Auto reform will shape the next decade of our industry. Let us ensure our collective voice is heard."

### The Heart of It All: Community

While legislation and communication are important, the real strength of our industry lies in community. In the relationships we build in our towns, cities and professional networks. From supporting local causes to mentoring new brokers, every connection we make adds to the resilience of our profession.

In the coming months, I encourage you to:


- ☑ Attend at least one IBAA education or social event either in person or virtually.
- ☑ Introduce yourself to a new broker in your region and share insights.
- ☑ Support a local charity or initiative under the IBAA umbrella.

Our presence in the community is our greatest strength. It shows that brokers are more than trusted advisors as we live and work within our communities.

### Call to Action

Auto reform will shape the next decade of our industry. Let us ensure our collective voice is heard. Share your experiences with us, participate in events and keep the lines of communication open by reaching out to the IBAA via our help desk at [brokerhelp@ibaa.ca](mailto:brokerhelp@ibaa.ca).

Do not be surprised if I personally call you over the phone.

When we combine advocacy, innovation and community spirit, there is no limit to what we can achieve together. 

# ALBERTA BROKER MENTORSHIP NETWORK

### Coming soon to IBAA!

Whether you're a young broker seeking guidance or an experienced professional eager to give back, the Alberta Broker Mentorship Network connects you to grow, learn, and lead—together.

- Help mentees set personal growth goals that support entry into the broker channel.
- Connect new brokers with industry professionals across different specialties.
- Guide mentees in building career pathways that encourage recruitment into the broker channel and insurance programs.

Keep checking the IBAA website to learn more about this and other exciting programs.



By Adrienne Hill

## ADVISORS IN CRISIS

Building Trust Through  
Risk Insight, Coverage  
Clarity and Post-  
Disaster Advocacy

**A**s wildfire seasons grow longer and more destructive across Alberta, the role of insurance brokers becomes ever more vital. Especially in high-risk communities, brokers are risk advisors, community educators and claims advocates—especially in times of crisis. In the face of intensifying wildfire activity, insurance brokers have the opportunity to demonstrate value and build long-term trust with clients.

### PREPARING ALBERTANS BEFORE WILDFIRE STRIKES

Proactive communication and engagement with clients before wildfire season are not only good risk management practices—they're also a chance for brokers to showcase their expertise and reinforce their position as trusted advisors.

#### 1. RISK ASSESSMENT: Tailored Guidance at the Community Level

With a deep understanding of local risks and evolving fire zones, brokers can help clients assess their exposure based on geography, municipal wildfire management plans, and historical loss data. Whether a property sits near a dense forest or within a designated wildland-urban interface (WUI), every location has its own challenges.

By leveraging tools like fire risk maps and municipal fire advisories, brokers can guide homeowners and business clients in understanding the unique vulnerabilities of their properties. It's not just about explaining the risk—it's about helping clients really see it.

#### 2. COVERAGE AUDITS: Identifying Gaps Before It's Too Late

Many people think they're adequately covered—then a crisis

hits. The broker's role in reviewing insurance coverage is crucial. Rebuild costs keep climbing, and many policies haven't caught up. Add to that policy exclusions for wildfire damage and limited additional living expense (ALE) coverage, and some clients find themselves financially vulnerable at the worst possible time.

That's where a sharp broker makes all the difference:

- Ensuring replacement cost values are up to date and adequate.
- Reviewing ALE coverage limits in light of potential long evacuations.
- Checking for exclusions or sublimits related to wildfires or natural catastrophes.
- Recommending optional endorsements (e.g., mass evacuation coverage or debris removal enhancements).

This diligence not only protects clients—it reinforces the broker's role as an expert risk consultant.

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### 3. CLIENT EDUCATION: Driving Preparedness

Helping clients reduce wildfire risk goes beyond insurance. Brokers can also play a key role in helping clients prepare. This means sharing tools and checklists that go beyond the fine print of a policy:

- Wildfire mitigation checklists (e.g., FireSmart practices)
- Emergency preparedness kits and evacuation planning guides
- Information on defensible space, fire-resistant landscaping and building materials

By becoming a conduit for practical risk reduction strategies, brokers help lower claims and build stronger client relationships.

### AFTER THE FIRE: ADVOCACY, CLARITY AND HUMAN SUPPORT

The aftermath of a wildfire can leave clients overwhelmed and vulnerable. This is when brokers have their most significant opportunity to provide value—through guidance, advocacy and empathy.

#### 1. Claims Navigation: A Trusted Point of Contact

The claims process can be daunting, especially in high-stress situations.

Brokers help by:

- Explaining what to expect in the claims timeline.
- Helping clients gather required documentation.
- Liaising with adjusters and insurance companies to ensure accuracy and fairness.

A broker's presence can ease emotional strain while helping to ensure timely, successful outcomes.

#### 2. Advocacy and Escalation

Not all claims go smoothly. Brokers play an essential role in:

- Advocating for fair settlements.
- Addressing discrepancies in policy interpretation.
- Escalating complex or delayed claims through the appropriate channels.

This advocacy reinforces the broker's value in the eyes of both clients and insurers.

#### 3. Rebuilding and Policy Reassessment

After a wildfire loss, clients often re-evaluate their needs. Brokers can help by:

- Advising on updated rebuild valuations.

- Recommending changes to coverage in light of rebuilt structures or mitigation upgrades.
- Providing information and contacts for fire-resistant design and materials.
- Ensuring clients understand how future wildfire risk may affect premiums or eligibility and how they can mitigate the issues.

### THE STRATEGIC OPPORTUNITY FOR BROKERS

The increasing frequency and severity of wildfires in Alberta isn't just a challenge—it's an opportunity for brokers to demonstrate the depth of their expertise and commitment. By proactively engaging clients before wildfire season and being a steady hand in the aftermath, brokers reinforce their position as indispensable partners in risk management and recovery.

For the insurance industry, wildfire readiness is no longer seasonal—it's a year-round imperative. And for brokers, it's a defining opportunity to lead with knowledge, service and empathy.

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# GEN Z

Forget business as usual—Gen Z is reshaping the marketplace and the workplace. This special section examines how insurance brokers can connect with, serve and succeed alongside this influential generation. In “Covering Gen Z,” dive into what Gen Z expects as insurance buyers and on page 14, explore how the most disruptive generation yet is rewriting the rules of work.



# COVERING GEN Z

## Understanding the Youngest Generation of Insurance Buyers

*By Annette Hubick*

**S**panning ages 13-28, Gen Z is in various states of “coming of age”—from soon-to-be-drivers to new/experienced drivers and tenants, to first-time homeowners and budding entrepreneurs. One thing they all have in common is they’ve grown up with smartphones and social media, which has had a dramatic impact on everything they do, including buying insurance. Accounting for just under 20 per cent of Alberta’s population<sup>1</sup>, this group represents a significant opportunity for insurance brokers to develop loyal customers.

### Who are Gen Zers?

Before we dive in, I want to underscore the difference between stereotyping and understanding a generational lens. Stereotypes act as mental shortcuts, causing us to assume that everyone within a certain group shares the same traits. In the case of generations, there are indeed patterns in attitudes and behaviours that appear more often because members grew up during the same period. Still, it’s essential to recognize that not every individual within a generation will share those experiences or perspectives.

With that in mind, here are key attributes that are most often associated with Gen Z:

**Digital Natives.** Gen Z is the first generation to grow up fully immersed in smartphones, social media and streaming. They expect seamless digital experiences in both work and consumer life.

**Diversity & Inclusion-Oriented.** Gen Z is more ethnically, culturally and gender-diverse than previous generations. This translates into valuing equity, representation and social responsibility from the brands they support.

**Practical & Financially Cautious.** Shaped by watching their parents and peers navigate the 2008 recession aftermath and pandemic, Gen Z prioritizes financial security, budgeting and value-for-money in products and services.

**Purpose-Driven.** Gen Zers seek meaning in their work and purchases, gravitating to employers and companies that align



with their values (sustainability, fairness, ethics).

**Independent but Community-Minded.** While Gen Z is comfortable learning on their own (YouTube, TikTok tutorials, online education), they also value authentic peer networks and social validation when making choices (reviews, referrals, community feedback).

## Gen Z as Insurance Customers

The attributes listed above are evidenced in how Gen Z approach their insurance needs. Here are five characteristics that research tells us to keep in mind when targeting and servicing Gen Z insurance clients:

### 1 Demand Seamless Digital Experiences or They'll Bounce

Twenty-eight per cent of Gen Z policyholders say they've switched insurers due to frustrating online or mobile platforms. Additionally, 26 per cent avoid filing claims entirely because the digital experience is too cumbersome.<sup>2</sup> Claims avoidance may seem like a benefit to the bottom line, but it indicates a troublesome erosion of opportunities to demonstrate value and build trust and loyalty with insureds.

Sylvester Mathis, chief revenue and insurance officer at Insurity (a provider of cloud-based software for the insurance industry that conducted the survey) states, "If your online portal or claims app isn't intuitive, fast and responsive, you're risking not just user frustration but their trust and their loyalty. In a world where convenience is king, failing to meet these expectations isn't just poor service; it's a strategic vulnerability."

### 2 Prefer Omnichannel Access and Still Value Human Touch

Gen Z is always looking down at their phones, right? When it

comes to insurance, yes and no. While they turn to the internet and social media for information and recommendations, over half of Gen Zers want to make insurance decisions with a human being. According to a survey report by broker management system provider Applied Systems, *The Next Generations and Insurance: Understanding Buying Behaviors and Preferences of Younger Adults*<sup>3</sup>, approximately 52 per cent for auto and 51 cent for homeowners insurance opt for face-to-face dealings with a broker, compared to only 19 per cent via online channels. Caveat: this report was written in 2018, before the pandemic's impact on tech use and the normalization of virtual meetings, but the point of the importance of personal connection still stands. To connect with Gen Z, brokers have to figure out to bring the personal touch to the digital experience.

The Applied report goes on to share, a solid, seamless digital user experience is especially critical to Gen Zers.

- 85 per cent of the millennials and Gen Zers surveyed consider 24/7 customer service important when selecting an insurance provider.
- 74 per cent of millennial and Gen Zers surveyed consider mobile app access important when selecting an insurance provider.

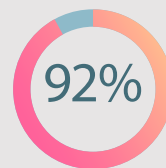
Gen Z wants it all: convenience through digital channels, counterbalanced by a need for trusted human interaction.

### 3 Open to Sharing Data in Exchange for Personalization

Gen Z has been raised in "the Internet of Things" environment where every device is connected. That foundation, combined with

## GEN Z INSURANCE CUSTOMER ATTRIBUTES

### DATA-FRIENDLY, WHEN PERSONALIZED



willing to share data for personalization

### DIGITAL-NATIVE—BUT UNFORGIVING

28%

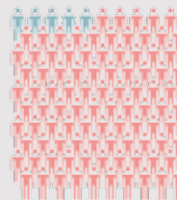
switched insurers

26%

avoided claims

due to poor UX

### PEER-INFLUENCED VIA SOCIAL MEDIA



94%

rely on social media reviews for insurance decisions

### OMNICHANNEL, WITH A PERSONAL EDGE



52%

prefer in-person purchase despite digital convenience

### EDUCATION SEEKING

want advice

46%

53%

want insurance education

continued on page 14



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a willingness to share everything from their breakfast to attempts at the latest dance craze on social media, makes them especially amenable to sharing their personal data with insurers if there's a pay off of customized coverage and pricing (along with privacy assurances). A 2023 survey by Capco revealed that 92 per cent of young Canadian adults (18–34 years) are willing to share personal data with insurers to receive more tailored services—higher than other age groups.<sup>4</sup>

## 4 Crave Education and Educated Guidance

Gen Z customers aren't just buying a policy—they want someone to teach them what it means and why it matters.

In a 2023 Chubb study<sup>5</sup>, 46 per cent of Gen Z respondents said they wanted their agent or broker to \*advise them on decisions—far more than older generations. Moreover, 53 per cent welcome agent-led education—again higher than Gen Xers and Boomers.

The insurance marketplace has transformed significantly since Gen Z's parents first entered the market—e.g., DCPD, overland flood coverage, cyber insurance, telematics—providing lots of fodder for misinformation and confusion. Then there's the spectre of the implementation of Alberta's care-first model for auto insurance. The need for information and expertise is bound to explode and brokers will be relied upon more than ever.

## 5 Heavily Rely on Social Media Reviews when Selecting Providers

In that same Chubb study, a whopping 94 per cent of Gen Z respondents stated they trust and use social media reviews when choosing an agent or broker—far more than older cohorts (64 per cent for Gen X, 56 per cent for Boomers). Word-of-mouth is still powerful—and for Gen Z, that often means peer voices amplified on social platforms.

## Digital Marketing Tips for Targeting Gen Z

Using internet marketing to reach Gen Z is critical, since that's where they spend most of their time. Social media platforms like YouTube, Instagram, and TikTok offer fantastic opportunities to engage and educate younger consumers in a fun and accessible way.

While digital advertising should definitely be an important component of your marketing strategy, if the rest of Gen Z is like my own two at home, the use of ad blockers is a factor. This means that creating original, targeted content is critical to reaching this demographic.

Great strategies to draw this demographic are short, attention-grabbing films, infographics and true stories. Keep the material straightforward, short and clear of confusing jargon. Your message should be relevant and natural, not corporate in nature. Keep in mind that Gen Z likes things that are authentic, so be realistic and personal. Explain coverage options, benefits, and insurance concepts in simple, straight-forward terms using relatable real-world examples and analogies. A quick, interesting TikTok video answering a “how much liability coverage do I need for my car?” or a meaningful Instagram post on how tenant insurance helped someone in their demographic in a real-world situation could significantly engage this generation.

Ideally, the broker/speaker in your videos and posts will also be Gen Z—like every generation before it, they are predisposed to reject what their “parents” are telling them and prefer to hear from their peers. Did you know that, according to The National Association of Personal Financial Advisors<sup>6</sup>, over 56 per cent of Gen Zers turn to TikTok and 63 per cent to YouTube when they need money related advice? (These are U.S. figures

and are likely even higher in Canada with our higher tech usage rates.)

Speaking their language and communicating with others where they are will allow you to build trust and increase your chances of beginning those important conversations. If you're not comfortable creating all this content in-house, consider outsourcing your social media marketing.

While social media platforms drive awareness, the human bond remains vital to Gen Z. As advised earlier, blend your digital presence with real or virtual face-to-face meetings. The ability to text message questions is also appealing. While some communication must of course be via email, if your clients are anything like my Gen Z kids, a text or app push notification to remind them to check their inbox would be useful and appreciated.

Just remember, convenience, speed and digital-first is the name of the game with Gen Z individuals. Meet them where they are digitally but always bring it back to that real-life relationship—exactly where Alberta's insurance brokers can shine.

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<sup>1</sup> “A generational portrait of Canada's aging population from the 2021 Census”; Statistics Canada; April 27, 2022; [www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-x/2021003/98-200-x2021003-eng.cfm](http://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-x/2021003/98-200-x2021003-eng.cfm)

<sup>2</sup> “1 in 4 Gen Z Policyholders Have Switched Insurers Due to Poor Digital Experiences, Insurity Survey Finds”; Insurity; July 23, 2025; [https://insurity.com/press-release/1-4-gen-z-policyholders-have-switched-insurers-due-poor-digital-experiences-insurity?utm\\_source=chatgpt.com](https://insurity.com/press-release/1-4-gen-z-policyholders-have-switched-insurers-due-poor-digital-experiences-insurity?utm_source=chatgpt.com)

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<sup>4</sup> “Insurers Should Focus on Young Canadian Adults as They Look to Build Long-Term Customer Engagement . . .”; *Businesswire.com*; Sep 28, 2023; [www.businesswire.com/news/home/20230928580564/en/Insurers-Should-Focus-on-Young-Canadian-Adults-as-They-Look-to-Build-Long-Term-Customer-Engagement-and-Loyalty-Through-Data-Led-Personalization-Capco-Survey](https://www.businesswire.com/news/home/20230928580564/en/Insurers-Should-Focus-on-Young-Canadian-Adults-as-They-Look-to-Build-Long-Term-Customer-Engagement-and-Loyalty-Through-Data-Led-Personalization-Capco-Survey)

<sup>5</sup> “Selling Across Generations”; Chubb Personal Risk Services; *Chubb.com*; 2022; [www.chubb.com/content/dam/chubb-sites/chubb-com/us-en/individuals-families/agent-marketing/selling-across-generations/pdfs/chubb\\_selling\\_across\\_generations\\_9-8-22.pdf](https://www.chubb.com/content/dam/chubb-sites/chubb-com/us-en/individuals-families/agent-marketing/selling-across-generations/pdfs/chubb_selling_across_generations_9-8-22.pdf)

<sup>6</sup> “Americans are Turning to Social Media for Financial Advice”; *Napfa.org*; 2021; [www.napfa.org/social-media-survey](http://www.napfa.org/social-media-survey)





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**G**en Z is one of the most talked-about—and often most criticized—generations. More than any before them, they bring distinct priorities, values and workplace needs, making their influence impossible to ignore. They are expected to make up 32 per cent of the global population and 30 per cent of the workforce by 2030.<sup>1</sup> With Gen X approaching retirement, organizations must adapt their workplace culture and be open-minded to accept Gen Z into the workplace. The key to hiring, retaining and promoting Gen Z is understanding why they work the way they do—and partnering with them for mutual success.

## WHAT MAKES GEN Z DIFFERENT FROM OTHER GENERATIONS?

Each generation has unique expectations of employers; however, Gen Z is demanding more.<sup>2</sup> They want the ultimate trifecta: meaningful work, financial security and well-being.

Over the past nearly 80 years, employee expectations have changed from generation to generation. Let us review some of these now.

### **Baby Boomers (1946–1964):**

Valued job security, stability, loyalty, structured hierarchy, clear benefits and face-to-face communication. They adapted to technology later in life.

**Generation X (1965–1980):** Value work-life balance, autonomy, fair pay, skill development and flexible schedules. Independent and pragmatic, they are comfortable with technology (mainly email) and often are considered the “sandwich generation.”

**Millennials (1981–1996):** Value purpose-driven work, career growth, mentorship, collaboration, feedback and flexible, tech-friendly environments. Socially progressive, they seek meaningful work and are the “bridge generation,” experiencing life before and after smartphones.

**Generation Z (1997–2012):** Digital natives who value instant feedback,



tech integration, hybrid work and rapid skill-building. Socially conscious and action-oriented, they expect diversity, equity, transparency, and employers with strong values and societal impact.

## SEPARATING GEN Z MYTHS FROM REALITY

Let's explore common Gen Z myths versus realities, and how insurance brokerages can effectively manage, support and retain this generation.

### **1 Gen Z Don't Want to Work and Question Everything!**

Nearly a third of hiring managers admit to avoiding Gen Z, viewing them as unmotivated, disloyal or lacking work ethic because they frequently change jobs. Thirty per cent of hiring managers said they have had to fire a Gen Z worker within a month of their start date.<sup>3</sup> This generation challenges traditional hierarchies and questions authority and outdated practices, which leaders perceive as entitlement or lack of respect. They also set firm boundaries to safeguard

their work-life balance whereby 47 per cent of Gen Z say they would quit for a job that better supports their well-being.<sup>4</sup>

### **What can the employer do?**

To effectively hire and integrate Gen Z, the insurance industry must recognize the challenges they face adapting to company culture—often shaped by hybrid or remote learning experiences. Their questions are part of their learning on how organizational policies and processes work.

- **Encourage two-way dialogue** and explain the rationale behind decisions to build trust and reduce perceptions of unfairness.
- **Invite brainstorming and piloting of new ideas**, remaining open to adopting their suggestions.
- **Equip managers** to respond constructively rather than defensively, using questions as coaching opportunities.
- **Foster mutual respect** giving Gen Z a voice, and they will respect leadership decisions.<sup>3</sup>





## 2 Gen Z Won't Stay in a Job for Long

Employees rarely stay with one organization for decades anymore, but Gen Zers change jobs more frequently than most. Only 13 per cent plan to stay with their current employer for over four years, while the majority expect to leave within two years.<sup>5</sup> Their job-hopping is driven by the search for skill development, career growth, competitive pay, mental health supports, work-life balance and values-driven, inclusive workplaces.

### What can the employer do?

Insurance brokerages must better comprehend that Gen Zers are eager to understand their role and the impact they will have on the organization and clients. Thus, brokerages need to provide clear job descriptions and developmental plans from the start of their employment. Rather than vague promises of “future opportunities,” Gen Zers want to see a road map with a clear path for advancement prospects for their potential career. Continuous

learning is crucial to this generation, and they value accessible, ongoing training and mentorship. It is essential for brokerages to provide training budgets for professional and personal development and opportunities for certifications.

## 3 Gen Z is Screen-Obsessed

Gen Z, often called “digital natives,” have grown up fully immersed in technology, with 98 per cent owning a smartphone—typically by age 12.<sup>6</sup> Comfortable with AI, messaging and apps like TikTok, Instagram and YouTube, they are highly tech-savvy and digitally integrated in both personal and professional life.

### What can the employer do?

The insurance industry must embrace modern technology, as it is central to Gen Z's daily life. Insurance brokerages ought to invest in mobile-friendly tools and platforms, along with collaboration apps like Slack or Teams, to enable fast, transparent and

collaborative work. Gen Z can also be valuable digital innovators, bringing fresh ideas to improve customer service and streamline processes. In addition, their expertise can help upskill colleagues, easing the adoption of new technologies across the workplace.

## 4 Gen Z Expect a Lot from Companies

More than any other generation before them, Gen Zers expect much more from their employers. They will not toil away at a desk in an unrewarding career; they want more and demand more. Ultimately, they are seeking the trifecta—meaningful work, financial security and well-being—and will keep changing companies and careers, until they find it.

- **Purposeful Work.** Beyond a paycheck, Gen Z wants meaningful work. Four in ten say a lack of purpose affects their mental health, linking meaningful work directly to workplace happiness.<sup>2</sup> Roles that connect to a larger mission where they can make a difference provide increased self-worth for this generation.
- **Strong Corporate Values.** They are socially conscious and prefer organizations that are making a positive societal impact. They prioritize diversity, equity and inclusion, with 44 per cent willing to reject employers misaligned with their values. A sense of purpose is essential, with 86 per cent citing it a key to job satisfaction.<sup>2</sup>
- **Financial Security.** Compensation and total rewards are important to Gen Z, and the reason why may surprise you: fear. This generation faces growing financial fears and instability, believing they need more money than any previous generation to feel secure. In reality, many struggle with multiple unmet social needs—ranging from food, housing and transportation to inflation, rising living costs, student loan debt, and higher rents and mortgages.<sup>7</sup>



- **Health and Well-Being.** Unlike previous generations, Gen Zers value work-life balance. You may not find a Gen Z in the office after hours, and they will take all their vacation and personal leave. They set healthy boundaries between work and play and prioritize mental health in their careers. They will leave a role if their wellbeing expectations are not being met.

### What can the employer do?

Insurance brokerages can highlight their core purpose—protecting families and communities in times of need—and show a genuine commitment to these values. By creating opportunities for Gen Z employees to directly support clients through recovery after accidents or financial loss, insurers can help them see the real impact of their work and the difference they make in people's lives.

Brokerages must clearly demonstrate their corporate values during recruitment and throughout a Gen Zers employment. Gen Z is watching closely to see if the corporate values are reflected in leadership actions, company communications and equity policies. Brokerages can provide professional opportunities to affect critical societal issues such as organizational volunteering for homebuilding or disaster relief or paid volunteer time so a Gen Zer can pursue social causes of their choosing.<sup>8</sup>

Being transparent and direct about a Gen Zers earning potential from the moment they sit down at the interview and during their employment life cycle is critical. Sixty-five per cent of Gen Zers state that salary transparency in job postings is their top motivator to apply for a position. During the interview, and once hired, Gen Z'ers want to understand their opportunities for future earnings potential, such as increases, bonuses and career progression.<sup>9, 10</sup>

Gen Z are seeking employers who prioritize health and well-being, especially mental health advocacy and inclusive benefits. Brokerages can enhance their benefits to address women's health, through all life stages

from fertility support to menopausal support. Preventive mental health supports, to help build individuals' resilience and capacity for self-care, along with a positive workplace culture

“Ultimately, they are seeking the trifecta—meaningful work, financial security and well-being—and will keep changing companies and careers, until they find it.”

all help to reduce stress and burnout. Another key to supporting Gen Zers and all employees, is properly training management to lead with empathy and how to have supportive conversations.<sup>8</sup>

### 5 Gen Z Only Wants to Work Remotely

Gen Z values flexibility for when and where they work, and they will leave companies with rigid policies. While 63 per cent prefer a hybrid arrangement, this reflects a desire for work-life balance and mental health management, not just convenience. And since they experience financial insecurity, a flexible work arrangement helps them avoid additional commuting costs and daily expenses associated with meals and childcare.<sup>2</sup>

### What can the employer do?

Insurance brokerages that offer remote options demonstrate that they respect employee well-being and are open to modern work practices. By offering hybrid schedules, flexible hours and micro-shifts, hybrid setups will actually boost productivity. In the insurance industry, nearly half of employees in roles like underwriting, claims and customer service now work in some form of hybrid arrangement. This demonstrates that insurance companies are making the positive shift towards flexible work designs.<sup>11</sup>

## CONCLUSION

The insurance industry is a competitive market. Gen Zers have more career options than ever, and they can afford to prioritize purpose alongside pay and flexibility. There is a significant opportunity for insurance companies to engage Gen Z by offering meaningful, values-driven work. In this competitive labour market, benefits, flexible schedules, and growth opportunities are essential. Insurance companies that embrace technology, provide mentoring and skill development, and address societal challenges like diversity, inclusion and community engagement are best positioned to attract, retain, and empower Gen Z talent.

**KAREN MARNER** is the principal at RenRam HR Consulting, an Alberta based HR and benefits advisory firm supporting small to medium sized businesses in Alberta and Canada. RenRam is dedicated to collaborating with organizations to create happy, healthy and engaged workplaces. For more information, email [kmarnier@renramconsulting.ca](mailto:kmarnier@renramconsulting.ca) or visit [renramconsulting.ca](http://renramconsulting.ca).



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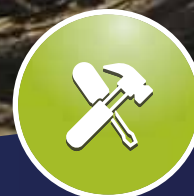
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# CARE-FIRST MODEL IN NEED OF SERIOUS REPAIR

BY AARON SUTHERLAND

Alberta's brokers pride themselves on the connections they make with their customers. Those relationships are a key reason why the Insurance Brokers Association of Alberta and its members have been fierce advocates for making auto insurance more affordable.

When the government announced its new care-based auto insurance model last November, brokers and insurers alike were hopeful the new product would stem the tide of increasing premiums and provide long-term stability to the market. Instead of the minor tweaks to the auto insurance product that various provincial governments have implemented over the years, it seemed as if a wholesale change was on its way.

The government promised its new auto insurance product would deliver significant savings to consumers by eliminating lengthy and costly court cases and instead focus on improving recovery benefits for those injured in collisions.

With about 16 months to go before the January 2027 implementation date, it's increasingly clear that Alberta's new auto insurance system will not live up to those promises unless there is a significant course correction.

Two main issues stand in the way of success.

First, the government has now indicated that those injured in collisions will retain the ability to sue when the at-fault driver is guilty of select Criminal Code and Traffic Safety Act violations, as well as to recover certain out-of-pocket expenses beyond what is covered by their insurance policy.

A recent analysis from consulting firm MNP<sup>1</sup> finds that the government's intention to maintain the ability to sue in Alberta's Care-First auto insurance model could add up to \$136 annually to the average premium.

Provinces that offer care-based systems, such as Manitoba, learned long ago that removing legal system cost pressures is the only way to stabilize premiums for the long term. By retaining a significant level of court access, the Alberta government is creating a hybrid care-based system that ignores the lessons other provinces have learned.

Second, the government must remove the rate cap on auto insurance. It's impossible to achieve promised annual premium savings of \$400 per policy when the cost of insurance under the current system is artificially suppressed.

“By retaining a significant level of court access, the Alberta government is creating a hybrid care-based system that ignores the lessons other provinces have learned.”



Alberta's auto insurers have been subject to a rate cap for nearly three years. This is the longest period of government rate suppression in an auto insurance market in Canadian history. As a result of this regulatory interference, the Alberta Automobile Insurance Rate Board (AIRB) reported that in 2024 Alberta auto insurers lost 20 cents for every dollar earned in premiums.

The cap is also masking pressures building up in the system due to tariffs, rising litigation costs and vehicle damage claims. The AIRB recently published benchmark loss trends that insurers use in new rate filings, many of which are in excess of the current rate cap of 7.5 per cent. The AIRB's annual review suggests that over the next year:

- Bodily injury (legal) costs will grow an average of 9.7 per cent;
- Accident benefits (medical/rehab/income replacement) costs will grow an average of 11.9 per cent; and
- Vehicle damage coverages are projected to increase by more than 15 per cent.

Based on the AIRB's excess profit results report, which states that premiums would need to increase 36 per cent to reach rate adequacy (including 6% profit), the average auto insurance premium should be \$2,392 right now. The latest data from the General Insurance Statistical Agency shows average premiums in Alberta in May were \$1,833. It will be extremely difficult to recover from the huge gap between capped premiums and rate-adequate premiums and then get to an additional \$400 in savings under the new Care-First system.

Lastly, with the market currently in turmoil, to remain financially viable some insurers may continue to further reduce the coverage available to drivers. Many brokers share the concern about the rate cap's impact on insurers' capacity to operate in Alberta and drivers' insurance coverage options.

## Is it too late to change course?

When the Care-First model comes into effect in January 2027, consumers will expect significant savings when they renew their auto insurance policies, and brokers will be the first point of contact for those conversations.


To get back on track, the industry needs to speak directly to elected officials to help them understand what is at stake. For Care-First to be successful, consumers must see

premium savings and long-term stability. The only way to ensure that is for the government to drop the rate cap now and resist the temptation to let litigation creep back into its new care-based model.

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# DUTY BOUND

## Law of Agency Protects Insured's Coverage Expectations Despite Discrepancy Between Broker and Insurer

By Sara Hart David Cowley-Salegio

**A**lberta courts rarely comment squarely on the role and scope of the insurance broker, so legal decisions from elsewhere in Canada provide useful guidance for brokers in Alberta broker. Indeed, although these decisions are not strictly binding in Alberta unless they make it to the Supreme Court of Canada, they remain persuasive to judges in the province.

Recently, the British Columbia Court of Appeal gave its decision in *Deasan Holdings Ltd v. Continental Casualty Company*, and one issue at the heart of that decision was a BC broker's legal agency—that is, their authority to bind an insurer and trigger the insurer's duty to defend.

### Facts of the Case

Two companies, Deasan Holdings Ltd. (Deason) and DRS Energy Services Inc. (DRS), were affiliates, having some common owners. DRS had worked with a broker (the broker) for a couple of years to manage its insurance needs. The broker dealt with the principals of both DRS and Deasan.

In October 2017, Deasan became the owner of parcels of real property, some previously owned by DRS and some new. The new property included gravel pit lands. One of the principals of Deasan and DRS, Mr. Sandy Beech, contacted the broker to obtain additional insurance related to the properties. Mr. Beech advised the broker of Deasan's plan to start a gravel pit operation in the future and described how he wanted liability insurance on that site in case someone entered it and got hurt. The broker arranged for this additional coverage with the existing insurer. The broker submitted an application to the insurer that contained several errors, like failing to list Deasan rather than DRS as the owner of the gravel pit lands. However, based on the broad wording of that existing policy and the affiliate nature of Deasan and DRS, Deasan was automatically covered under DRS's policy.

When this prior policy was set to expire, the broker contacted Continental Casualty Company (Continental) for a quote. The broker, who had a producer agreement with Continental, sent various documents to apply for coverage

for DRS and Deasan, including the older application sent to the prior insurer that contained errors. Other documents sent to Continental contained further errors, inconsistencies and ambiguities, such as specifying the wrong year for which they were seeking coverage and omitting to describe Deasan or its property ownership. Apparently, the broker was seeking insurance for DRS similar to the prior policy with a broad definition of insured that would cover Deasan. When Continental provided a quote, the broker responded to have them bind coverage.

The broker informed Mr. Beech about coverage with Continental. Both the broker and Mr. Beech believed both DRS and Deasan were covered. Accordingly, in January 2018, the broker created a certificate of insurance and sent it to Mr. Beech, though not to Continental. The certificate identified DRS as the "named insured" and Deasan as an "additional insured" with respect to a building on the original lands; the gravel pits were not mentioned on the certificate itself,

continued on page 24



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only on a schedule to the certificate, which specified coverage for the gravel pit lands as “liability only” but did not identify Deasan as the owner.

DRS paid the premium to the broker, who forwarded it to Continental. Continental sent the policy to the broker, who did not forward it to Mr. Beech at the time. In August 2018, Mr. Beech advised the broker that Deasan planned to begin gravel operations at the pit lands. On September 4, 2018, the broker spoke with Continental, who wanted additional information and did not confirm coverage for the gravel operations. Some further emails were exchanged. On September 29, 2018, a landslide occurred at the gravel pit lands, which Mr. Beech reported to the broker on October 1, 2018.

Deasan was subsequently sued by the neighboring property owner for damage from the landslide, and Continental denied a duty to defend Deasan. Deasan sued Continental for coverage.

## The Trial Judge’s Decision

The trial judge found that, although the broker was agent for Continental in sending a certificate of insurance to Deasan, the broker did not extend Continental’s insurance coverage to Deasan’s gravel operations. As such, the trial judge found that Continental had no duty to defend.

## The Court of Appeal’s Decision

The Court of Appeal disagreed and found that the broker, as agent, had extended the coverage and as a result, Continental did have a duty to defend.

The Court of Appeal stated: “It is well accepted that insurance brokers may at times act as agents for a party seeking insurance; and at other times as agents for the party providing insurance coverage, including in the course of a single transaction.” In this case, the broker had been an agent for both Continental and DRS/Deasan. The broker was acting as

agent for Continental with authority to bind them when they sent Deasan the certificate of insurance and listed Deasan as an additional insured on it.

The trial judge had limited Deasan’s coverage to what was described in the “Additional Insured” section (i.e., for a building on the original lands), but the Court of Appeal said that, in the context, coverage went further than that. In particular, the Court of Appeal relied on:

- a. The broker’s knowledge that Deasan wanted the same full coverage as DRS;

“... one issue at the heart of that decision was a BC broker’s legal agency—that is, their authority to bind an insurer and trigger the insurer’s duty to defend..”

- b. The broker’s knowledge that the gravel pit lands were listed as insured property on the certificate and that Deasan owned those lands;
- c. The broker’s belief that Deasan was being added to the policy for the same coverage that DRS had; and
- d. The broker’s statement to Deasan that he had bound coverage with Continental.


The Court of Appeal emphasized that “an agent’s implied authority arises based on conduct and, as regards third parties, is that which ‘he is reasonably believed to have, having regard to all the circumstances’.” The Court of Appeal found it was clearly reasonable for Mr. Beech to believe (as the broker also did) that Deasan was covered by the policy with Continental.

Although the certificate provided by the broker stated it was not part of the policy and could not modify or extend that coverage, the Court of Appeal

determined that the broker’s overall conduct with Deasan was significant. The Court stated: “[W]here as here the insurer’s agent makes representations to the insured about the scope of the insurance contract and the insured does not yet have the insurance contract, any ambiguity out to be resolved consistently with the parties’ reasonable expectations, and ambiguity in a certificate of insurance describing coverage provisions ought to be interpreted broadly, in favour of coverage.”

The Court concluded: “Any objectively reasonable person in Deasan’s position would conclude, based on the broker’s representations in the context of the broker’s conduct and the history of the broker’s dealings with Deasan, that the broker had authority to extend coverage to Deasan for the gravel pit operations and had done so upon receipt of Deasan’s notice that these operations were starting, without the need for anything more. ... As agent, knowledge of the broker gained in the course of its duties is knowledge of Continental.”

## The Takeaway

The decision by the BC Court of Appeal in Deasan is consistent with the law’s general desire to protect reasonable expectations. The Court held Continental accountable for the representations made by the broker, who was empowered by Continental with the authority to create coverage. Although these agency relationships largely keep business flowing smoothly, the Court confirmed that principals will stay on the hook for discrepancies that arise as brokers coordinate between them and their insureds. 

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# GETTING TO KNOW PYIB President KELSEY BILL

## **How did you get into insurance broking?**

I had walked into State Farm to get a quote on car insurance. The agent there said they were hiring and asked me to apply. I left there after about a year, working in oil and gas for the next few years. The State Farm agent, Vicki, reached out to me as she had moved to a brokerage and asked if I'd like to give brokering a try, and hired me as a commercial CSR.

## **What are three things you love about your job and why?**

1. Meeting new people—I'm mostly an extrovert so chatting with new people every day is great.
2. Learning something new every day. I like being challenged, and insurance always provides new opportunities to learn
3. The view from my office. Beyond Insurance has a beautiful office in the Capstone area of Red Deer, and I have a view of the river from my office.
4. Honorable mention: the kegerator at my office.

## **What is one thing about your job you'd happily ditch tomorrow if you could?**

Nordic Rater.

## **Why did you join the PYIB board?**

It was suggested by my previous branch manager Ashley Haaland. She knew I loved planning events and getting involved in committees and suggested I check it out. After attending a Boilers & Beer event in Red Deer (March 15, 2020, IYKYK), I knew I wanted to get involved in the board.

## **What are your goals as president?**

To take what we already do well and make it better, to strengthen our role and relationship as a sub-committee of the IBAA and to promote the insurance industry as a career.

## **How do you plan to achieve these goals?**

By continuing all our current events but enhancing them by either making them larger or adjusting them to keep them fresh. Laying a framework for all our PYIB operations so new directors have clear instruction as they take on this new role. Working alongside the IBAA to get involved with more colleges and speak to students about insurance as a career.



### **How have you benefited from your involvement with PYIB?**

I have learned a ton, not just about insurance, but about business and leadership as well. The travel opportunities from being part of the executive team is such an incredible perk. And I've made some truly great friends inside and outside of the board.

### **What do you think is a key barrier to young brokers participating in PYIB and what's your advice to them on overcoming it?**

Encouragement and support from their brokerages. I would suggest speaking to any of us on the board to get a real sense of the time commitment and then have a candid conversation with their managers about wanting to get involved and that it doesn't take up a lot of their workday.

### **Why should employers encourage their young brokers to get involved in PYIB?**

If we want to attract and retain smart young talent, they need to provide them growth opportunities outside of the office. I have learned so much about insurance, leadership and general professional knowledge through PYIB, making me a better broker and better employee.

Employers encouraging their young brokers to get involved with PYIB also shows they trust their staff and believe in them. That's huge for a young broker's confidence and growth.

### **What do you like to do when you have free time?**

I don't sit still well so a lot of different things. I coached both my boys' soccer teams this year, never ending home improvement projects, reading, the gym, golfing, dog walking, gardening, general mischief.


### **What three words would you use to describe yourself?**

Ambitious. Confident. Witty.

### **What advice do you have for young brokers who are new to the industry?**

- Do not be afraid to ask questions. Everyone had to start from somewhere, and most seasoned brokers are happy to knowledge share and mentor new brokers.
- Track your own wins, achievements and lessons learned to show yourself off during review time.
- It's ok to set boundaries and say no. You can't pour from an empty cup.





# Who Are the Leaders in CSIO Standards Adoption?

By Kathryn Sinclair

**S**tandardized communications play a key role in simplifying brokers' day-to-day business and improving productivity. When insurers and BMS vendors adopt CSIO data standards, brokers benefit from more accurate data, reduced risk and operational costs and increased efficiency. As such, CSIO prioritizes highlighting organizations' commitment to implementing standards and advancing collaboration in the broker channel.

Fortunately, CSIO's data standards allow systems to talk more effectively, resulting in real-time information available in your broker management system (BMS).

## CSIO'S STANDARDS CERTIFICATION RATING CRITERIA

Standards Certification Ratings are determined by insurers and BMS vendors successfully meeting the following criteria:

- Deployed [CSIO's updated eDocs codes and descriptions](#) into production and earned eDocs certification for personal and/or commercial lines.
- Achieved CSIO's Commercial Lines data standards certification for [more than three business segments](#).
- Obtained compliance certification by [eliminating all Z-Codes](#) from data exchange services with brokers (insurers only).
- Implemented CSIO's API security standards and achieved certification.
- Adopted a current version of CSIO's EDI and XML data standards

Insurers are assigned a separate rating for personal and commercial lines while BMS vendors receive one overall rating.

## FOUR RATINGS THAT RECOGNIZE STANDARDS ADOPTION?

Organizations can receive one of four standards certification ratings based on their adoption of data standards, and they have the opportunity to improve their rating by meeting the aforementioned criteria. Those who have successfully implemented CSIO data standards and achieved all the criteria will receive the highest rating of platinum.

The Wawanesa Mutual Insurance Company was the first insurer to achieve a platinum rating for both personal and commercial lines. Applied Systems Canada became the first platinum-rated BMS vendor.

Additionally, CSIO congratulates the following insurers for achieving a platinum rating\*:

- Definity Financial Corporation (personal lines)
- Gore Mutual Insurance Company (personal lines)
- Northbridge Insurance (commercial lines)
- The Commonwell Mutual Insurance Group (personal lines)

The certification ratings also recognize insurers and BMS vendors who are actively implementing CSIO standards for easier communication with brokers. Following platinum, they can obtain the three ratings below:

- Gold—awarded to organizations that have implemented a majority of CSIO standards


- Silver—awarded to organizations that made significant strides in adopting CSIO standards
- Bronze—awarded to organizations that are in the initial stages of standards implementation

Since launch, several members have already made progress on their certification ratings by integrating CSIO data standards and obtaining certification. All rating improvements are updated in real time and can be viewed on [csio.com](#).

## VIEW AN INSURER OR BMS VENDOR'S RATINGS?

CSIO thanks the Standards Governance Advisory Council for their collaboration in bringing the certification ratings to fruition. This initiative highlights the value of committing to CSIO data standards for driving innovation and transforming the customer experience.

Visit the CSIO website regularly to check an insurer and BMS vendor's Rating and see how the industry is enhancing connectivity between brokers and insurers.

Be sure to also follow CSIO on [LinkedIn](#) and subscribe to our newsletter for real-time updates on CSIO certifications and other news. 

KATHRYN SINCLAIR  
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*\*All ratings are accurate as of August 18, 2025*



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# HYBRID TEAMS

## How Great Leaders Meet the Challenge

BY JACQUIE SURGENOR GAGLIONE

**A** few years ago, leading a hybrid team was a challenge mostly faced by large organizations.

Today, it's the norm across companies of all sizes. And while hybrid work offers flexibility and access to broader talent, it also presents real leadership challenges—ones many of us were never trained to navigate.

It's easier to lead people when they're right in front of us. You can stop by their desk, read body language or catch issues before they snowball. In hybrid environments, that's harder. Without realizing it, leaders can default to focusing on the people they see—leaving remote employees feeling disconnected, overlooked or out of the loop.

Hybrid teams aren't harder to lead but they require a more intentional approach. If we don't shift our mindset and skillset, we risk creating silos, mixed messages and inconsistent results.

The good news? Most of the challenges hybrid teams face are fixable, if we know what to watch for and how to respond.

### CHALLENGE 1: FRAGMENTED COMMUNICATION

When you're in the office, communication happens naturally—a quick hallway chat, a passing comment, a reminder at the coffee machine. Hybrid teams lose that benefit. And without a plan, “out of sight, out of mind” becomes the norm.

Remote team members often miss important updates or feel like decisions are made without them. It's rarely intentional—but unless leaders are deliberate, it's easy for communication to default to the people physically present. That's where the divide begins.

Unifying communication across a hybrid team takes intentional structure. It won't happen by accident. Suggestions:

#### Develop a Communication Protocol

Set clear standards: What gets shared where? When do you use

email, chat or a meeting? Where can people find updates if they weren't part of a conversation?

#### Repeat Messaging

If you think you're repeating yourself too much, you're probably just getting through. Use multiple formats—written, verbal, visual—to ensure the message is received.

#### Use Asynchronous Tools

Don't rely on live meetings to share key info. Store updates in shared platforms people can access anytime—especially if they miss a meeting or need a reference point.

#### Be Conscious of “In-Person-Only” Conversations

Formal or informal, in-person conversations can leave others out. Make it standard to summarize or share decisions with the whole team—not just the ones you see in the hallway.

## CHALLENGE 2: LOST CONNECTION AND TEAM CULTURE

Culture grows through connection—the way we listen, support, and recognize one another. Without regular interaction, those connections weaken, especially in hybrid teams.

Remote employees often describe feeling “out of sight, out of mind.” They miss the inside jokes, hallway chatter, or post-meeting conversations. Over time, that lack of informal interaction erodes trust and team cohesion.

Patrick Lencioni’s *Five Behaviors of a Cohesive Team* places trust at the foundation of effective teamwork. And trust isn’t built in a single meeting; it’s built through consistent, intentional interactions. Suggestions:

### Host Virtual Connection Times

Recreate the small moments of connection that happen naturally in an office—the hallway chats or coffee machine conversations. That could mean virtual coffee breaks, informal team drop-ins or even quiet virtual coworking sessions where people can work with cameras on and chat casually as they go. The goal isn’t productivity—it’s presence and connection.

### Build Rituals

Start weekly meetings with a “Monday Kickoff” or end Fridays by celebrating wins. Simple, consistent rituals give teams a shared rhythm, no matter where they work.

### Schedule Regular 1:1s

Especially for remote team members, regular one-on-one check-ins help them feel seen and supported. These don’t need to be long, just consistent.

### Add Connection to Every Meeting

Open team meetings with a quick question or five-minute chat. Even light touches like “this or that” polls (coffee or tea, mountains or beach) can build rapport. Occasionally asking remote members to go first helps avoid treating them like an afterthought.

## Make Recognition Visible to Everyone

Whether it’s a shout-out in a team chat or a formal kudos board, make sure appreciation is seen across the team, not just in the office.

## CHALLENGE 3: UNCLEAR EXPECTATIONS LEAD TO INCONSISTENCY

Productivity isn’t about time spent in the office—yet many leaders still equate visibility with effectiveness. This mindset can create confusion and frustration on hybrid teams, where flexibility is part of the deal.

Without clear expectations, team members may interpret flexibility differently. Some might feel pressured to be “always on,” while others

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struggle to balance work and personal demands. When expectations are vague or unspoken, inconsistency and misunderstandings take root.

The key to success in hybrid teams? Clarity. Suggestions:

### Articulate Clear Outcomes and Timelines

Focus conversations on what needs to be achieved, not where or when. Define deliverables, deadlines and quality standards explicitly.

### Set Boundaries Around Flexibility

Establish shared agreements about core working hours, response times and availability. This creates fairness and reduces hidden assumptions.

## Clarify Decision-Making Authority

Make sure everyone clearly understands the scope of their decision-making power—what they are authorized to decide on independently and what requires consultation or approval. This clarity helps prevent overstepping and keeps the team aligned.

### Check In Regularly but Purposefully

Use one-on-ones and team meetings to review progress, uncover problems or challenges, and address them quickly. Keep check-ins focused and supportive—avoid micromanaging.

### Measure Success by Results, Not Face Time

Shift your own mindset and your team’s culture toward outcome-based performance. Celebrate completed projects, milestones hit and goals met, regardless of where work happens.

## WHAT’S NEXT?

Leading hybrid teams isn’t about replicating the office experience—it’s about intentionally adapting how we communicate, connect and clarify expectations. The challenges of fragmented communication, lost connection and unclear expectations aren’t roadblocks; they’re opportunities to lead differently.

Great hybrid leaders lean into these challenges with purpose. They build bridges between remote and in-person team members, cultivate trust through consistent connection and set clear, fair expectations that empower everyone to succeed.

Hybrid work isn’t the future—it’s the now. And with the right mindset and tools, leaders can create teams that aren’t just managing but thriving, no matter where they work.

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