

ALBERTA **BROKER**
INSURANCE ASSOCIATION OF ALBERTA



FUTURE READY

“It’s Not About Skills
It’s a Mindset”

Seth Mattison,
Convention Keynote



Events: More Than Networking
Unlocking Member Value
Why New Managers Struggle
and more—

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It's Not About Skills. It's a Mindset



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PRESIDENT'S MESSAGE

KARIM MOUAIT

As I head into the back forty of my presidential term, I've had time to reflect on what our association has accomplished and where we must continue to grow. The team at IBAA has been hard at work on several major fronts: the looming landscape of auto reform, property insurance advocacy and preparing for our milestone 100th year convention. Despite all the pressures and rapid change facing our industry, we have celebrated big wins as an association recently.

In recent months, we secured key advancements:

- The Facility Association now provides an option for personal lines auto consumers seeking Section C coverage.
- Our ongoing government advocacy continues to gain traction.
- We launched the IBAA mentorship program.
- We successfully re-introduced the CAIB graduation ceremony—an event that recognizes the achievement of brokers committed to elevating the profession.
- On top of this, our IBAA communications team has driven exponential growth across our social media platforms, increasing public and industry awareness of the broker value we provide.

“Strong education isn’t simply about meeting annual CE licensing requirements; it’s the foundation that allows us to remain trusted advisors and effective advocates for all our communities across Alberta.”

If there is a theme for brokers in 2026, it is education. I believe that the insurance profession of today demands more from brokers than ever before. The risks of today will not be the risks of tomorrow.

I think of the first 18 years of my career and how the pace of change was static and predictable. In comparison to the past five years, change has been a frenetic constant, and I believe the intervals of change will further be challenging—whether through mass adoption of AI tools throughout our broker force, high-frequency

catastrophes, product accessibility and affordability and, most importantly, the facilitation of learning development for our greatest resource, our people.

Strong education isn’t simply about meeting annual CE licensing requirements; it’s the foundation that allows us to remain trusted advisors and effective advocates for all our communities across Alberta.

This is where IBAA continues to lead with purpose. Our licensing programs, Levels 1, 2 and 3 equip old and new brokers with the skills needed to serve confidently from day one. Continuing education offerings span every area of practice, from commercial lines and future auto insurance reform to cyber risk and E&O. The flexibility of live virtual sessions, in-person classes and on-demand modules ensures

that every broker can access the training they need, when they need it; IBAA has adapted to how insurance brokers in the workplace have evolved in terms of work-life flexibility.

Our Canadian Accredited Insurance Broker program has recently been revamped and updated to match the pace of industry changes. Do watch for our online instructor-led course offerings.

Education also comes in the form of attending broker events and joining peer groups. I implore brokers to come out and get involved in broker advocacy and social events in order to have an informed finger on the pulse of the grassroots changes.

For the younger brokers, as I have said before, when I was on the board of the Professional Young Insurance

Brokers back in 2007-2009, 80 per cent of us directors on that board later became broker principals, C-suite executives, managers and some of us even executed multiple business models. So, I like to think of peer groups and associations as career trajectory incubators and accelerators.

As we approach the 100th anniversary mark and reflect on the changes insurance in Alberta has faced over the years, the high needs of education, connection and collaboration are apparent. The challenges ahead are undeniable, but the strength of the IBAA has always been the people.

As always friends, do share your perspectives on the topics above with us, and keep the lines of communication open by reaching out to the IBAA via our help desk at brokerhelp@ibaa.ca. #



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Submit your photos to communications@ibaa.ca



UP IN SMOKE

UNINTENDED CONSEQUENCES OF A CRIMINAL ACT CAUSE COVERAGE DENIAL

BY SARA HART & DAVID COWLEY-SALEGIO

When the illegal manufacturing of cannabis oil results in a fire causing unintended harm to individuals as well as to the property, does the criminal act exclusion in the homeowner's insurance policy apply, or does the harm have to be intentional for coverage to be denied?

In *McGregor v. Wawanesa Insurance Company*, the Alberta Court of King's Bench provides a detailed analysis of the criminal exclusion clauses in a typical homeowners' policy and how they apply when criminal activity causes unintended losses.

Background

The plaintiffs, Clifford and Katrina McGregor, owned a home with a detached garage in Calgary, Alberta. They insured their home through a personal homeowners' policy (policy) with the defendant, Wawanesa Insurance Company (Wawanesa).

On or about October 6, 2017, there was an explosion and fire in the McGregors' garage caused by his cannabis oil production operation,

resulting in damage to the garage and injuries to two individuals who were visiting the property. At the time of the fire, the production of cannabis oil was illegal.

On April 8, 2019, Mr. McGregor pled guilty to two criminal charges related to the fire.

One of the injured visitors to the property, Mr. Coffin, sued the plaintiffs for bodily injury and related damages (Coffin action). The plaintiffs sought coverage from Wawanesa to defend and indemnify them in the Coffin action. Wawanesa defended them in the Coffin action but did so under a reservation of rights.

On March 8, 2021, the plaintiffs started an action against Wawanesa seeking both property and liability coverage under their policy. The plaintiffs also alleged that Wawanesa had breached their duties to both defend and indemnify the plaintiffs for the Coffin action pursuant to the terms of their policy.

Wawanesa applied for a summary trial seeking a dismissal of the plaintiffs' action, including a

declaration that the plaintiffs were not entitled to coverage under their policy.

The Policy

The plaintiffs' policy stated:

Insured Perils: "You" are insured against all risks of direct physical loss or damage, subject to the exclusions, limitations and conditions of this policy.

Section I: Loss or Damage Not Insured
"We" do not insure:...

(8) loss or damage caused by or resulting from the intentional or criminal acts or the failure to act by:

- (I) any "Insured" under this policy; or
- (II) any other person at the direction of any "Insured" by this policy;

... Nor do "we" insure: ...

(20) loss or damage arising directly or indirectly from the growing, cultivating, harvesting, processing, manufacturing, distribution or sale of any drug or narcotic or illegal substance, whether or not "you" have knowledge of such activity. This includes any alterations of the "premises" to facilitate such activity;

Section II: Exclusions

"We" do not insure claims arising from: ...

(6) “bodily injury” or “property damage” caused by any intentional or criminal act or failure to act by:

- (I) any person insured by this policy;
- (II) any other person at the direction of any person insured by this policy; ...

(22) The Policy includes and is subject to statutory conditions 1 and 4 set out in section 540 of the Insurance Act, RSA 2000, cI-3 that provide:

Claim for indemnity

(2) Unless a contract of insurance provides otherwise, a contravention of any criminal or other law in force in Alberta or elsewhere does not render unenforceable a claim for indemnity under a contract of insurance except when the contravention is committed by the insured, or by another person with the consent of the insured, with intent to bring about loss or damage.”

Coverage Issues

The question before the court was whether the plaintiffs were entitled to coverage under the policy for damage to their property and coverage under section II related to liability.

Trial Judgment

At trial, Wawanesa argued that the bodily injuries claims in the Coffin action were caused by Mr. McGregor’s criminal acts and were excluded from liability coverage; furthermore, they argued that the issue of whether Mr. McGregor intended to cause the fire was irrelevant. In the alternative, Wawanesa argued that the losses were excluded due to the plaintiffs’ failure to disclose their illegal production of cannabis oil at their home and that the plaintiffs’ breached the statutory conditions through misrepresentation and failure to disclose a material change in risk, both of which voided liability coverage under the policy.

The plaintiffs argued that the criminal act exclusion in the policy did not apply because Wawanesa had not established that Mr. McGregor intended to cause the fire or to harm Mr. Coffin.

Principles of Contractual Interpretation

In accordance with the general principles of contractual interpretation, the court held that where the language

of the policy is unambiguous, the court is required to give effect to the clear language in the policy. The court noted that if the language is ambiguous, courts have to rely on the principles of contractual construction as set out by the Supreme Court of Canada in *Progressive Home Ltd. v Lombard General Insurance Co. of Canada*.

Does INTENSION Matter?

The court concluded that the exclusion for criminal acts was not ambiguous and should apply.

The court also considered s. 533 of the Insurance Act, which states “that a contravention of a criminal law itself will not render unenforceable a claim for indemnity except where the contravention was committed by the insured with the intent to bring

“The plaintiffs argued that the criminal act exclusion in the policy did not apply because Wawanesa had not established that Mr. McGregor intended to cause the fire or to harm Mr. Coffin.”

about loss or damage.” However, critically, s. 533 says more than just that—it prefaces the above by saying “Unless a contract of insurance provides otherwise.” As such, Wawanesa successfully argued that the exclusion for bodily injury or damage to property caused by criminal acts should apply.

Was the Policy Exclusion Ambiguous?

The court “cited with approval” the Ontario Court of Appeal in *R.E. v. Wawanesa Mutual Insurance Company*, in which it was held that the criminal act exclusion was unambiguous and that the exclusion was not contingent on intentionality, distinguishing the Supreme Court of Canada in *Non-Marin Underwriters, Lloyd’s of London v. Scalera (Scalera)* (which required an intent to injure on the part of the insured) on the basis that the Court in *Scalera* only considered the intentional act and not the criminal act exclusion.

“Cited With Approval”

A court has referenced a previous case, statute or legal principle in its ruling and explicitly agreed with or adopted its reasoning. It indicates the earlier authority is persuasive, sound and likely followed as binding precedent. It is a stronger endorsement than simply citing a case, which might only be for background or reference purposes.

Source: Gemini

Exclusion 6 of the policy expressly excluded claims arising from bodily injury or property damage caused by any criminal acts committed by the insured. It was held that the wording of the exclusion is disjunctive: any act of the insured that causes injury is clearly excluded when it is either an intentional act or a criminal act.

Conclusion

The court held that the criminal act exclusion applied such that the plaintiffs were not entitled to liability coverage under the policy.

Wawanesa’s application was successful, and the plaintiffs’ action was dismissed with costs awarded to Wawanesa for its success.

The Takeaway

The criminal act exclusion in a homeowner’s policy is clear and unambiguous: if a loss occurs that is caused by either an intentional or criminal act, liability coverage will be denied. This decision confirms that participating in a criminal activity can result in a denial of coverage, even where the damages or outcome is entirely unintended.

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FUTURE READY

“It’s Not About Skills
It’s a Mindset”

Seth Mattison, Convention Keynote

By Martin Schulhaus

The rise of artificial intelligence (AI) is clearly transforming the world around us and at an alarming rate. It's reshaping automation. It's helping people and businesses make decisions at a faster pace. It's forcing businesses to shift, adapt, change and, in many cases, catch up to avoid being left behind. But as the pace quickens, the certainty behind decision making decreases.

In a world with intelligent machines, however, the most valuable contributions in the workplace may not be artificial. They remain deeply human. Seth Mattison believes they make us irreplaceable, calling them, "the last remaining advantages."

Mattison says the questions haven't changed. What has changed is the intensity, adding that being future-ready is not about skills, it's a mindset. The leaders who trust themselves enough to move, even when the picture's not perfectly clear, are the ones who will excel.

"It's not that leaders are less capable. It's that the environment is less forgiving.

"For a long time, disruption felt abstract. Something to plan for. Something you could manage in phases. With AI, it feels more urgent. More disruptive. More personal. Now, leaders are living inside it every day. The distance between today and tomorrow feels shorter.

hard day's work were on full display. He also saw the pain of change, especially in the early 1980s when interest rates skyrocketed, crop prices sunk through the floor and banks started calling in loans. Most neighbours lost it all. His family almost did, too. This farm kid-turned-futurist says witnessing that pain is what shaped him.

"It was a full-blown crisis. I saw firsthand what happens when change is forced on people faster than they can adapt. What happens when people are unprepared for the future. I watched good people break under the weight of forces they could not control and not having the tools, the mindset or the support to navigate it."

"Certainty is no longer available at the speed required. Those who insist on it will always arrive too late."

Mattison's earned a solid reputation as a go-to keynote speaker with Real Leaders Magazine naming him one of the top 50 keynotes in the world. Mattison will bring his, *Made with Love* strategy to the 2026 Insurance Brokers Association of Alberta convention as he dives into his belief that when we lead with meaning and purpose, and bring our unique selves into our work, competition becomes irrelevant.

"Companies continue to ask the same questions. How do I change fast enough to stay relevant? How do I get my people to embrace continuous change without burning them out or losing them? Leaders are feeling the pressure to move faster, adopt more technology, make bigger decisions with less clarity. They also feel a deep responsibility to those that trust them."

The margin for error thinner. And the sense that waiting might cost you everything has become very real.

"Skills come and go but mindsets compound. Mindsets make you indispensable. The belief that the future is not something happening to us but something we are shaping through our choices, our courage and our willingness to act before everything is perfectly clear. This is not about control. It is about ownership."

Build systems that nourish, not drain

Mattison says everything he is today and the lessons he's teaching can be traced back to the fourth-generation family farm in Minnesota where the benefits of a



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"It's not that leaders are less capable.
It's that the environment is less forgiving."

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Mattison's spent the last two decades helping leaders learn how to navigate and avoid paying the high cost of being unprepared. Like on the farm, seasons change, markets shift and technology disrupts everything—whether you're ready for it or not.

"When I started working with corporate leaders facing constant disruption, I kept seeing the same patterns. Organizations trying to control things out of their control. Leaders pushing people harder because they think the only way to grow is to extract more. Systems optimized for short-term gain at the expense of long-term health.

"I kept thinking about my grandfather. About regenerative agriculture. About how soil gets richer when you work in harmony with it instead of trying to squeeze everything out of it. That's where my work really comes from. The belief that people are not machines to be optimized. They are ecosystems to be tended. That sustainable performance is not about extraction, it's about stewardship. About building capacity instead of depleting it."

Mattison explains that when businesses operate in a world of seasons, markets, weather, and technology, all of which are outside their control, the successful ones learn to anchor into the few things they can control, such as grit and determination, and surrender the rest.

"Regeneration is not optional. You cannot extract your way to sustainable

growth. Soil that is constantly depleted stops producing. People are the same. The future belongs to leaders who understand how to build systems that nourish instead of drain. That's not soft. That's strategic."

Put more of you into your work

According to Mattison, future-ready organizations are built on four foundations: agency, alignment, amplification and artisanship.

AGENCY I CHOOSE TO BE THE CAUSE

"This is about ownership in moments that matter rather than asking for permission at every turn.

"Try an 'agency check' before defaulting to delay or escalation. Ask yourself: what is within my influence right now? What decision am I avoiding because it feels uncomfortable? What is one step I could take without waiting for permission? Small moves compound. Agency is not heroic. It is consistent.

Seth says the secret here is the leaders who model decisiveness without perfection reward ownership, not outcomes. In other words, when people are trusted to think and act, not just execute, good things happen.

ALIGNMENT I KNOW WHAT MATTERS AND I ACT ACCORDINGLY

"While most organizations agree on priorities, less than half execute consistently. Why? Because agreement

is passive. Alignment is actionable. Without alignment, effort scatters. With it, energy focuses."

Mattison says agreement may make people feel good, but alignment is what makes an organization move. And in today's world, knowing where and when to move, and how far to go, is mission critical.

"Once people know what matters, they act accordingly. Accountability is not control, it's a shared promise. Alignment requires clear priorities, shared understanding of why and explicit commitments, not assumptions."

AMPLIFICATION I EXPAND HUMAN CAPACITY, NOT EXTRACT FROM IT

Mattison says where regenerative leadership becomes essential is through amplification. Gone are the days when businesses can extract more from their workforce in hopes of achieving more. To him, the future of performance is human expansion. That's because capacity is a human choice.

"Think about it this way. Farmers who work in harmony with the land do not maximize short-term yield at the expense of the soil. They build healthy soil by respecting natural cycles, restoring nutrients and allowing periods of rest. The land gives more not because it's exploited, but because it is cared for. The same principle applies to human systems at work. AI is creating new capacity by automating tasks, accelerating workflows and reducing

friction. Organizations can use AI to double down on old habits. More meetings. More pressure. More output. Or they can reinvest that capacity into higher-quality thinking, creativity, learning, connection and human contribution.

“Regenerative leaders resist the reflex to fill every open space. They design systems that protect capacity, build in recovery, respect natural rhythms and deliberately redeploy capacity toward what only humans can do; imagine, create, decide, care and lead. Amplification is not about doing more work. It’s about connecting to better work.”

ARTISANSHIP I POUR CARE AND CRAFT INTO EVERYTHING I CREATE

To Mattison, artisanship is the true differentiator of his *Made with Love* strategy. Organizations that commit to excellence in craft and care will always stand apart, recognizing that when people put themselves (those parts that are uniquely human) into their work, the work becomes meaningful and memorable. In a world of intelligent machines, he says the key is for us to stop treating our humanity as optional.

“When we talk about love in this context, we’re not talking about it as the emotional connection. We’re talking about love as the energy of creation. Love shows up as care in how something is made. Pride in the details. A refusal to cut corners when it would be easier to do so. It’s the decision to make something worthy of human effort.

“Artisanship is not sentiment. It’s commitment to quality in the smallest details. The beautiful thing about smaller businesses is they can design these systems intentionally before scale

hardens bad habits into culture. They can build artisanship into their DNA.”

Mattison says in a world of machines, value creation shifts, reminding us that the most valuable contributions in today’s corporate world are deeply human, adding this is especially true in the insurance industry.

“Scale becomes cheap. Intelligence becomes abundant. When intelligence becomes abundant, what becomes scarce are the uniquely human qualities of judgment, empathy, taste, discernment, courage, craft, care and artisanship. These are not soft skills. They are the last remaining advantages.

“In the insurance industry, for example, more and more of the work is being delivered by algorithms. Quotes generated instantly. Claims processed in seconds. Policies compared and purchased without human intervention. As this continues to happen, differentiation will not come from speed alone. It will come from how human the experience feels when it matters most. When someone is scared, displaced, overwhelmed. When their life has been turned upside down. That moment cannot be automated. The new love language in business is artisanship. It is care made visible.”

Don’t wait for clarity to act

One of the biggest no-no’s for businesses today is waiting for certainty before deciding. If you ask Mattison, it’s one of the most dangerous corporate habits for the simple reason that waiting for clarity is a business killer.

“The future belongs to those who are willing to move, learn and adapt in motion. To those who understand that perfect clarity is not the prerequisite for

action; trust is. Trust in yourself. Trust in your team. Trust that you will figure it out along the way. Certainty is no longer available at the speed required. Those who insist on it will always arrive too late.

“The leaders who win in the AI era will be the ones who care most deeply, who bring discernment, and who understand that their role is not just to drive output but to steward human energy. The only defensible advantage left is the willingness to bring what machines cannot. Humanity fully expressed. Judgment born from experience. Care that goes beyond protocol. Decisions made with wisdom, not just data. This is artisanship at the leadership level.”

Mattison says being fast and frictionless is not enough. Being human and high touch in the right moments is what builds trust and what will be remembered.

“That is what (clients) are willing to pay for—artisanship in action. The companies that get this right understand that excellence is not perfection. It is the courage to pour yourself into every detail until it sings.”

Mattison’s *Made with Love* strategy is more than a business approach. To him, it’s making sure that in an age dominated by algorithms, we don’t lose the human touch that makes our work special. Not abstract concepts but daily choices. It’s how we show up when no one is watching.

Read Seth Mattison’s bio on the next page.



“The new love language in business is artisanship. It is care made visible.”



“Organizations can use AI to double down on old habits. More meetings. More pressure. More output. Or they can reinvest that capacity into higher-quality thinking, creativity, learning, connection and human contribution.”

SETH MATTISON

Keynote Speaker–2026 IBAA Convention

In a world rapidly evolving with AI and automation, Seth Mattison champions the powerful fusion of human ingenuity and technological advancement. For two decades, this farm-kid-turned-futurist has been the catalyst for Fortune 500 leaders like Mastercard, IBM and Disney, guiding them through the complex landscape of organizational transformation where people and technology thrive together.

Named one of the *Top 50 Keynote Speakers in the World* by Real Leaders Magazine, Mattison isn't your typical advisor. His *Made with Love* strategy is disrupting boardrooms from Wall Street to Silicon Valley, proving that in the age of algorithms, the artisan's touch—infusing work with meaning, purpose and a pursuit of beauty—is the ultimate competitive advantage. This philosophy, rooted in his Midwestern upbringing, emphasizes the importance of craftsmanship and leaving a personal imprint on one's work.

As the founder of FutureSight Labs and co-founder of high-growth startup ImpactEleven, Mattison is on a mission to future-proof organizations. His ideas, featured in publications such as *The Wall Street Journal*, *Forbes*, and *Entrepreneur*, challenge leaders to rethink everything from company culture to customer experience. Through his research, training and coaching, Mattison helps prepare leaders for a future where human creativity and AI-driving efficiency coexist and amplify each other.

With his Midwestern grit and global perspective, Mattison is more than a thought leader—he's a catalyst for change. His unique approach combines cutting-edge research with practical, actionable strategies that organizations can implement immediately. In a business landscape where adapt-or-die is the new normal, he's not just predicting the future of work. He's actively shaping it, helping organizations unlock human potential.

Source: www.sethmattison.com



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Wawanesa

Ambitions

Last November, the Professional Young Insurance Brokers of Alberta (PYIB) hosted its annual conference in Edmonton, a gathering that proved to be more than just an event. It was a celebration of collaboration, growth, and the bright future of our industry.

The conference brought together young professionals from across Alberta, creating a space where ideas flowed freely and connections were made beyond office walls. From continuing education (CE)-accredited sessions to an unforgettable gala dinner and circus-themed after-party, the energy was electric. But beyond the festivities, the real value lay in the conversations, the learning and the sense of community that PYIB continues to foster.

One of the highlights was the awards ceremony, where we recognized outstanding young professionals including broker, underwriter and business development manager of the year. These awards remind us that excellence in our industry starts with passion and commitment, and that young professionals are driving innovation and service forward.

We were honoured to have influential leaders join us, including the IBAA CEO Jhnel Weller-Hannaway and IBAA president Karim Mouait. Karim delivered a powerful speech at the gala with a clear message “young professionals are not just the future of insurance; they are shaping its present.” His words resonated deeply, reinforcing the importance of engagement and leadership at every stage of our careers.

Our CE sessions were equally inspiring. Chris Hubner, of Navacord, shared his incredible journey from starting in 1995 in the mailrooms of Navacord all the way to becoming president of that brokerage in 2015. His story is a true testament to his own perseverance and to the amazing opportunities for growth and development found within our industry. Our keynote speaker, Randy Chevrier, a former NFL and CFL player with three Grey Cup



championships, challenged us to think differently about success. His “WIN” motto, “What’s Important Now” and his reflections on satisfaction versus happiness left us with practical tools for both professional and personal growth.

So why does this matter?

Because events like the PYIB conference are more than networking opportunities, they are catalysts for collaboration. While many of us work for different brokerages, we share a common goal: serving clients and strengthening our industry. Collaboration among brokers is not

just beneficial, it’s essential. When we share knowledge, support one another and build relationships, we elevate the standard of service across Alberta.

PYIB plays a unique role in this. It’s not just an organization, it’s a community. We lean on each other for support, mentorship, and encouragement, often outside the walls of our offices. This sense of belonging is invaluable, especially for young professionals navigating the complexities of insurance. Together, we create an environment where questions are welcomed, ideas are shared, and success is celebrated collectively.

As we reflect on this past conference, one thing is clear: the



MORE THAN NETWORKING

WHY ATTENDING INDUSTRY EVENTS MATTERS

By TJ Jones

future of insurance in Alberta is bright thanks to the commitment and collaboration of these young professionals. Our challenge now is to keep that momentum building by hosting and attending events to facilitate engaging conversations, learning opportunities and the continuation of building bridges between all brokerages in Alberta.


If you haven't had the chance to attend one of our PYIB events, please consider this your invitation! The connections you make, the knowledge you give or gain and the inspiration you leave with will not only benefit your career and personal life greatly,

but it will also help to strengthen our industry moving forward.

Looking Ahead: Care-First and Unified Broker Support

As Alberta prepares to implement the Care-First auto insurance model in 2027, a system designed to prioritize recovery and reduce litigation. Broker collaboration will be more critical than ever. This reform represents a major shift in how claims are handled, moving toward faster access to medical and income benefits and away from lengthy court battles.

For brokers, this means adapting to new processes, educating clients and

ensuring consistent messaging across the province. By coming together, sharing expertise and supporting one another, we can help Albertans navigate these changes confidently. Unified broker engagement will not only strengthen consumer trust but also position our industry as a proactive partner in shaping a more efficient, client-focused insurance system. 

TJ JONES
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Remember the day you found out you got promoted to manager? There was that initial rush of excitement—recognition for your hard work, validation of your skills, probably a bump in salary. But if you're honest, there was also something else: a knot of anxiety in your stomach. Because somewhere in the back of your mind, you realized that everything was about to change.

Now, you're no longer one of the team. You're the boss. The people you used to grab lunch with and vent to about management decisions? You're now the management they'll be talking about. The work you loved doing and excelled at? That's someone else's job now. This shift from individual contributor to leader of others is one of the most significant career transitions you'll

make. And if it feels harder than you expected, you're not alone.

THE LEADERSHIP PIPELINE: PASSAGE ONE

Ram Charan, Stephen Drotter, and James Noel wrote a book, *The Leadership Pipeline*, that maps out the major leadership transitions people go through in their careers. The first passage in that pipeline—the one we're discussing here—is the move from managing yourself to managing others.

This first passage is considered the hardest transition in the entire leadership pipeline (which often surprises people) because the new role is fundamentally different from the old one. You're no longer doing

what you were already doing well. Instead, you need completely different skills, different measures of success and different daily work. The technical expertise, deep focus and personal productivity that made you successful as an individual contributor won't necessarily translate to success as a manager. In fact, if you keep operating the same way, you'll likely struggle.

This transition serves as the foundation for all future leadership growth. If you don't navigate this passage well, every subsequent leadership transition becomes more difficult. It's not just a title change or a pay increase. It requires fundamental shifts in how you work, how you think and how you relate to the people around you.

WHY NEW MANAGERS STRUGGLE

By Jacquie Surgenor Gaglione

FOUR KEY CHALLENGES

While there are many challenges as you navigate this shift, here are four main ones.

CHALLENGE 1: THE PEER-TO-LEADER SHIFT

The relationship dynamics with your former colleagues become complicated overnight. You're now responsible for performance reviews, difficult feedback and holding people accountable—including people you were commiserating with before. The casual camaraderie that existed before now requires boundaries and limitations.

This shift can bring unexpected isolation. Your access to confidential information means you can't be as transparent as you once were. Team

social events feel different when you're "the boss" in the room. Even well-meaning attempts to maintain previous friendships can create perceptions of favoritism that undermine your credibility with the broader team. You will need to defend decisions you may not support.

Many new managers try to still operate in the peer realm, which rarely works. The relationship has changed whether you acknowledge it or not. The challenge is figuring out how to be fair, consistent and respectful while accepting that some distance is inevitable. You're looking for a middle ground between being authoritarian and being too familiar—and that equilibrium is difficult to find.

CHALLENGE 2: FROM DOING TO DELEGATING

As an individual contributor, you built your reputation on delivering quality work yourself. Your instinct when facing a challenge was to roll up your sleeves and solve it. Now, your job is to enable others to solve problems, even when you could do it faster or better yourself.

This creates a persistent internal conflict. Delegation takes time—explaining the context, answering questions, reviewing work, providing feedback. In the moment, it genuinely is more efficient to just handle it yourself. But leadership requires building capacity in others.

The complexity deepens when you consider which mistakes to allow. Some errors are valuable learning opportunities; others could damage client relationships or derail important projects. New managers often struggle with this judgment call. They either micromanage everything to prevent any mistakes or they're too hands-off and let preventable problems occur. Finding the right level of involvement for each situation and each team member requires calibration that only comes with experience and, often, some trial and error.

CHALLENGE 3: THE PROMOTION PARADOX

Being exceptional at your job doesn't automatically make you well-suited for managing others who do that job. The skill sets are distinct. A brilliant software engineer may have no interest in coaching other engineers. A top-performing salesperson may find the administrative aspects of sales management tedious and unfulfilling.

Yet in many organizations, management remains the primary—or the only—path to career advancement and higher earnings (or even recognition and growth). This creates a scenario where people accept management roles for the wrong reasons: more money, higher status or simply because they don't see other options for growth.

The disconnect becomes apparent quickly. If you found deep satisfaction

in the technical aspects of your work—the craft of it, the problem-solving, the expertise you’d developed—you may find management feels like a step away from what you actually enjoy. The skills that defined your success before (individual technical excellence, ability to concentrate deeply on complex problems) aren’t the skills that will define your success now. For some people, this misalignment leads to genuine regret about accepting the promotion in the first place.

CHALLENGE 4: TIME ALLOCATION SHOCK

The transformation in how you spend your days can be shocking. Where you once had blocks of time for focused project work, your calendar now fragments into smaller pieces: recurring one-on-ones, impromptu conversations about problems, meetings to align with other departments, time spent reviewing and providing feedback on others’ work.

This work often feels intangible, and at the end of a day filled with meetings and conversations, it’s easy to wonder what you actually accomplished. There’s no finished product to point to, no problem definitively solved, no deliverable completed. The work of management—listening, asking good questions, coaching, removing roadblocks, making decisions about priorities—doesn’t produce the same visible outputs you’re used to.

The dopamine hit of completing a task or shipping a project is largely gone, which can impact your job satisfaction. Instead, you’re dealing with slower-moving outcomes: a team member’s gradual improvement over months, the long-term impact of a structural change you implemented, the cumulative effect of many small coaching moments. Adjusting to this different rhythm and learning to recognize the value in work that feels invisible takes considerable time.

FOUR TIPS FOR SUCCESS

It may seem like accepting that promotion is a recipe for dissatisfaction, however, there are ways to improve your success and enjoyment of the new role.

TIP 1: MAKE THE MINDSET SHIFT FROM DOING TO MANAGING

The most important adjustment you can make is recognizing—and truly accepting—that you have a different job now. Your contribution is no longer measured by your individual output. Success now means building a team that can deliver results without you being the one doing the work.

This requires protecting time for management activities. Schedule regular one-on-ones (and protect that time; even when you’re busy). Create space in your calendar for strategic thinking. Block time for

planning and for reflecting on what’s working and what needs to change.

Treat these management activities with the same priority you once gave to project deadlines. If you had critical one-on-ones scheduled for Tuesday mornings, defend that time as vigorously as you would have defended time needed to meet a client deadline. The work is different now, but it’s no less important. Without intentional calendar management, you’ll find yourself constantly in reactive mode, neither managing effectively nor contributing individually—a frustrating middle ground that serves no one well.



The encouraging part is that the skills required for effective management can be learned and developed.

Jacquie Surgenor-Gaglione

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TIP 2: REDEFINE YOUR SUCCESS METRICS

You need to fundamentally shift how you evaluate your success. The old scorecard—tasks completed, projects delivered, problems solved personally—no longer applies. Your new measures of success look entirely different.

Start paying attention to your team's growth in capability. Are they handling situations now that they would have escalated to you three months ago? Are they solving increasingly complex problems independently? When team members achieve wins, recognize that as your success. Has your team met completed a major project. Their accomplishments reflect your effectiveness as a manager.

This shift in measurement requires patience because the feedback loop is longer. The impact of a coaching conversation you have today might not be evident for weeks or months. The person you're investing in developing may not show dramatic improvement for quite some time. You're playing a longer game now, and the satisfaction that comes from it is more delayed and more subtle than what you experienced as an individual contributor. Your legacy in this role will be defined by the people you developed and the collective capability of your team, not by the work you personally produced.

TIP 3: INVEST IN THE RELATIONSHIP SHIFT INTENTIONALLY

Pretending the peer-to-manager transition isn't awkward doesn't make it true—it just makes it unaddressed. The most effective approach is to acknowledge the change directly with your former peers. "Name it to tame it" by having explicit conversations about the new dynamic.

These conversations might feel uncomfortable, but they're valuable. You might open with something like: "This is a weird situation. Our working relationship is different now, and I want to talk about how we navigate that."

This kind of directness allows you to set clear expectations, establish necessary boundaries and demonstrate that you still value and respect the person—just within a different professional context.

The critical element here is consistency. Your team will watch carefully to see whether you show favoritism toward people you were previously close with. They'll notice if you're harder on some people than others, or if you avoid giving difficult feedback to former friends. Fair treatment doesn't always mean identical treatment, but it does mean applying

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Everything about your work changes: your daily activities, your relationships, how you create value and what gives you a sense of accomplishment.

consistent standards and being willing to have tough conversations with everyone when needed. How you handle these relationships sets the tone for your credibility as a manager.

TIP 4: ADOPT A GROWTH MINDSET

Management is a learnable skill, not an innate talent that some people possess and others don't. Approach it the same way you approached building expertise in your technical area: with curiosity, intentional practice and patience for the learning process.

Invest in your development as a manager. Read widely on leadership and management topics. Seek out workshops or courses. Find a mentor who has navigated this transition successfully and can offer perspective when you're struggling. Connect with other managers—particularly other new managers—who can relate to what you're experiencing and share what they're learning.

Be deliberate about practicing new skills. After an important conversation, reflect on what worked and what didn't. Try different approaches to coaching

and see what gets results. Ask your team for feedback on your management style and really listen to what they tell you. Build relationships with people who can serve as sounding boards when you're not sure how to handle a situation.

Remember that you weren't excellent at your previous role from day one. You developed competence through repeated practice, feedback and learning from mistakes. The same process applies here. Give yourself permission to be a beginner at this new craft while committing to continuous improvement.

MOVING FORWARD

This transition is genuinely difficult, and struggling with it doesn't mean you're failing—it means you're navigating one of the most substantial career shifts you'll encounter. Everything about your work changes: your daily activities, your relationships, how you create value and what gives you a sense of accomplishment.

The encouraging part is that the skills required for effective management can be learned and developed. This isn't about possessing some innate leadership quality. It's about deliberately building new capabilities through practice, feedback and reflection. Be realistic about the learning curve while also being intentional about your development.

When you successfully make this transition, the work offers its own distinct rewards. There's genuine fulfillment in watching people develop capabilities they didn't know they had, in building a team that functions effectively and in creating an environment where people do their best work. That's the opportunity available to you as you navigate this challenging passage.

JACQUIE SURGENOR GAGLIONE

is the founder of Leadership and Life, an Alberta-based coaching firm dedicated to creating strong leaders and healthy teams. For more information, visit leadershipandlife.ca or email jacquie@leadershipandlife.ca.



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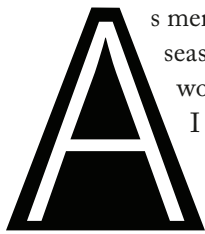
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UNLOCKING THE FULL VALUE OF YOUR IBAA MEMBERSHIP





As membership renewal season approaches, it's worth asking: "am I getting the most out of my IBAA membership?" If you haven't taken advantage of your member perks, you are losing out. In your member portal lies a wealth of resources designed to strengthen your business, your career, and the entire broker community.

To help you see the full picture of your benefits, we developed the **IBAA MEMBERADVANTAGE**. Think of membership as a pyramid; at the base there are perks and essential benefits every broker needs. Moving upward, the value grows from supporting your business to connecting you with peers, advancing your career and amplifying your voice in the industry.

FOUNDATIONAL BENEFITS

Starting with the essentials, an IBAA membership provides brokers with tangible perks and practical tools to better themselves and their business. Members enjoy free continuing education credits, baseline programs such as Broker 101, and a library of materials to stay sharp and on top of industry trends. Beyond professional tools, IBAA offers discounts and special offers from a variety of companies designed to enhance your lifestyle. Whether you are saving on a new phone plan or tickets to an Oilers game or upgrading your business with IT or banking solutions at preferred rates, we have you covered.

BUSINESS SUPPORT

The day-to-day business of a broker can be complex and present new challenges at any moment. That's why IBAA equips members with the tools and support to operate securely and sustainably, from recruitment and HR assistance to banking and payment solutions. Members also have full access to a wealth of resources, including guidelines on industry compliance, tech resources, advocacy toolkits and risk management resources like preferred E&O coverage through Sage.

COMMUNITY & NETWORKING

Insurance is built on relationships, and your membership connects you to a trusted network. Throughout the year, IBAA hosts events that range from town hall meetings to discuss relevant issues to Professional Young Insurance Brokers (PYIB) events where members of any age can network, learn and cut loose with their peers. Our convention brings brokers from across Alberta to share ideas, learn from peers and build lasting relationships. Membership offers more than just networking; it creates a sense of belonging and community.

PROFESSIONAL GROWTH

Your career doesn't stand still, and neither should your development. IBAA offers members year-round education sessions, CAIB accreditation,

licensing courses and certifications to help you advance. In addition, programs like the CAIB bursary program supports newcomers in earning their Level 1 license. If you know anyone who wants to become licensed, do encourage them to apply for this bursary. The IBAA mentorship network connects young brokers with seasoned ones to build the next generation of leaders and bridge the gap in knowledge transfer in the industry.

ADVOCACY

We have reached the summit of our pyramid: advocacy—the ultimate benefit of membership. IBAA represents our members' voices at all levels of government, influencing policy and shaping the industry. Through ongoing engagement and grassroots initiatives, we ensure your interests are protected and your perspective is recognized where it matters most. We also invite you to actively participate in the process to ensure your voice is heard. To support you, we equip you with resources to engage with your MLAs and other key stakeholders.

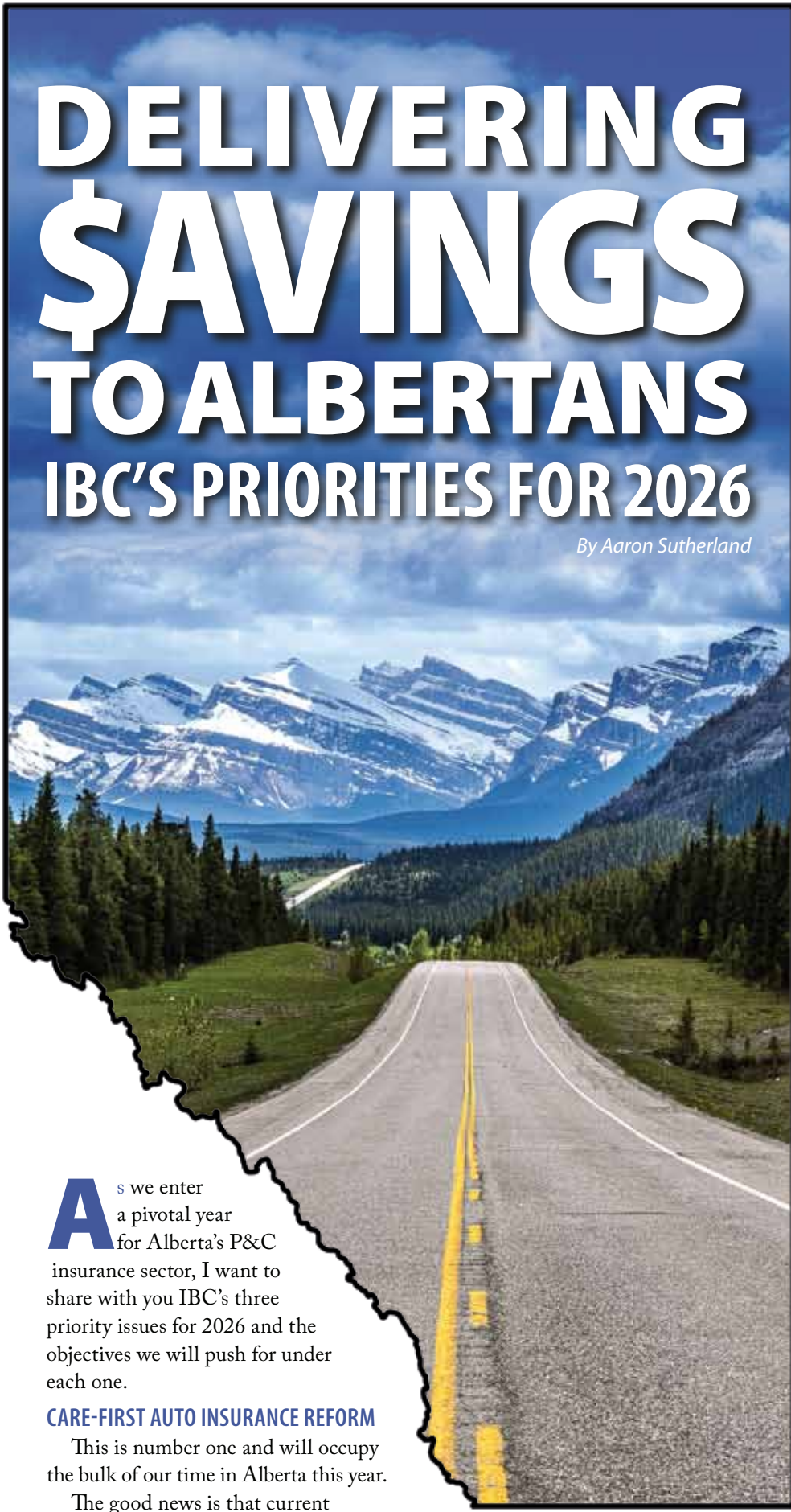
MEMBERSHIP IS CALLING

Renewing your membership isn't just about maintaining status. It is about unlocking the full value at your fingertips. IBAA is here to support you, your business and the broker community as a whole. This renewal season, let's continue building a stronger, more connected future together.



DELIVERING \$SAVINGS TO ALBERTANS IBC'S PRIORITIES FOR 2026

By Aaron Sutherland



As we enter a pivotal year for Alberta's P&C insurance sector, I want to share with you IBC's three priority issues for 2026 and the objectives we will push for under each one.

CARE-FIRST AUTO INSURANCE REFORM

This is number one and will occupy the bulk of our time in Alberta this year.

The good news is that current estimates indicate the incoming

care-first system will deliver premium relief to drivers and improved care for those injured in collisions.

Government is focused on getting its reforms across the finish line, but there are still some hurdles to leap. What will care look like and how much will drivers ultimately save? It depends on some final regulatory decisions that will be made in the coming months, and the degree to which government can ignore the howls of critics who oppose cost-saving auto insurance reforms.

We have three core objectives:

1. Successfully transition to care-first.

As insurers and brokers prepare behind the scenes for the sizeable task of implementing a new auto insurance system, we must also continue providing good advice to government. This means making recommendations on the details of the new model, and it means warning against opening further access to tort. Insurers and brokers must be unified in countering the self-serving advocacy of the trial lawyers' association to roll back reforms and keep premiums high.

2. Secure the removal of rate intervention under care-first.

Care-first will rely on the competitive market for its success, yet competition has been crippled in recent years due to the rate cap. By eliminating its rate interventions and enacting efforts to return capacity to the marketplace, government can turbocharge its reforms and create a care-first model that can deliver even greater savings to drivers.

3. Secure additional regulatory improvements.

These include the removal of the excess profit revision, implementing a streamlined and expedited rate filing process, and a recalculation of the provincial health levy.

BUILDING A MORE RESILIENT ALBERTA

Welcome to the "nat-cat" capital of Canada—from 2015 to 2024,

Alberta incurred almost half (44.3 per cent) of this country's severe weather insured losses.

Rising claims costs are putting pressure on premiums in high-risk areas. Unfortunately, sometimes governments become more focused on the effect than the cause, and there is a risk of this happening in Alberta now. The Premier has directed the Minister of Finance to explore ways to lower home insurance premiums.

The correct way to do this is to address the underlying cause—risk—by making our communities more resilient against severe weather. The Alberta government can do this by:

- Updating building codes to better fortify new construction against hail, wildfire, flood, and storms.
- Providing incentives to homeowners to retrofit their homes and supports to municipalities to improve infrastructure.
- Restricting development in high-risk areas prone to flood and wildfire.

No one is happy to see rising costs in property insurance—the key is to tackle the root of the problem and do so in a constructive and proactive way.

REDUCING REGULATORY RED TAPE

An IBC survey of members revealed that regulatory compliance costs for Canada's P&C insurers skyrocketed by 81 per cent over two years.¹ This further confirmed what has been clear for some time—the regulatory burden on insurance in Canada is severe and getting worse.

This is not just an insurer problem. Onerous regulation hampers innovation, is a drag on the economy and leads to wasted resources and higher costs for consumers. Canada is also out of step with global trends. The EU, UK, Australia and South Korea have all announced reforms aimed at reducing regulatory burden and modernizing oversight.

IBC does not oppose regulation – it is essential for maintaining market integrity – but the current system is out of balance. Our recommendations include:

- Refocusing regulators' mandates to promote competition and innovation.
- Harmonizing regulation across jurisdictions, to reduce overlap and redundancy.
- Updating capital rules to allow for greater flexibility. This would include, for example, making it easier for insurers to invest in Canadian infrastructure projects.

Finally, I'd like to thank IBAA for its ongoing support. Brokers have a powerful voice in this province, and that doesn't happen without a strong

organization. The year ahead will be a critical one; let's continue to work together in 2026 to advocate for policy decisions that make Alberta a great place to live, work and play.



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¹ Powers, Ceylste; "The Rising Cost of Regulation: A Competitiveness Challenge for Canada's Economy"; November 27, 2025; www.ibc.ca



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CLEAR DIRECTION

Using the GIC's code of Conduct as Your Professional Compass



BY STEVE REHAK

As a licensed insurance professional, your expertise and ethical judgment uphold the foundation of trust Alberta consumers place in the insurance industry. The General Insurance Council's (GIC) code of conduct serves as a guide in this endeavour, outlining the principles that define a reputable and trustworthy agent.

Think of the code as your professional compass: While the Insurance Act and its regulations set the requirements, the code describes

the professional and ethical standards that Albertans should expect from their insurance professionals, enhancing the reputation of the profession. Here are a few of the areas where the code can help guide your services.

Prioritize client interests with transparency and honesty.

The cornerstone of a trusted client-advisor relationship is putting the client's interests first. This means

providing clear, honest and transparent advice, ensuring clients have all the information they need to make fully informed decisions. A part of this is proactively identifying and disclosing any conflict of interest. By being transparent about your professional relationships and any circumstances that could influence your recommendations, you empower your clients and build trust.

REFERENCE: The code states that agents should act with "integrity, reliability, and honesty" in the first outlined principle (Section 1:

“Trustworthiness”). It also highlights the duty to disclose any conflict of interest (Section 5: “Dealing with Clients”).

Uphold integrity in all communications and dealings.

Your professionalism can be demonstrated through timely and respectful communication. Acknowledging client inquiries promptly, even if a detailed answer will follow, shows you are responsive and reliable. This standard of integrity extends to all your professional dealings, including with insurers and other parties, and is fundamental to acting in good faith.

REFERENCE: The code mandates that agents “deal with all formal and informal complaints or disputes in good faith and in a timely and forthright manner” (Section 5: “Dealing with Clients”), as well as act in “good faith” in all insurance business interactions. (Introduction/Section 2: “Good Faith”).

Maintain competence through proactive learning and growth.

Keeping your skills up to date is a commitment to your professional growth and the quality of service you provide. The code expects you to maintain a level of knowledge that ensures clients receive satisfactory service. The Alberta Insurance Council (AIC) encourages you to see continuing education as an opportunity to proactively address knowledge gaps, especially regarding new regulations, in addition to being a requirement for holding and renewing your license. Choosing courses that thoroughly expand your expertise is an investment in your career and your clients’ confidence in your advice.

REFERENCE: The code states that “competence on the part of agents is an essential requirement of the practice of insurance” (Section 3: “Competence”).

Foster professional respect and regulatory cooperation.

The reputation of the insurance profession is a shared responsibility that includes how you interact with both your peers and your regulator. The code encourages you to treat other agents with respect and courtesy. This includes refraining from making misleading statements about a

“By being transparent about your professional relationships and any circumstances that could influence your recommendations, you empower your clients and build trust.”

competitor’s services or engaging in dishonest comparisons. Such actions harm the integrity of the entire industry. Furthermore, agents have a responsibility to cooperate with the AIC. Providing a full and honest response to any AIC inquiry enables the AIC to effectively carry out its regulatory oversight function and maintain a fair marketplace for all.

REFERENCE: Section 1 of the code outlines the duty to act with “integrity, reliability, and honesty” in all professional dealings, which includes interactions with peers (Section 7: “Dealing with Agents”). The duty to cooperate with the AIC is a requirement of being a licensed insurance professional (Section 10: “Dealing with the Alberta Insurance Council”).

Ensure honesty and prudence in all representation to the public.

The code advises that your advertising and sales materials should be intentional, clear, and accurate. This means avoiding unqualified claims like “guaranteed” and ensuring all public representations accurately reflect the services and products you provide. Prudent and honest advertising is a core component of being a trusted professional.

REFERENCE: The code states that an agent must not engage in “misleading advertising by offering prices, products, or services that cannot be provided” and must “honestly represent themselves and the services and products they provide” when dealing with the public (Section 8: “Dealing with the Public”).

While the General Insurance Council code of conduct provides a benchmark for the level of professionalism that clients trust and expect, the AIC encourages you to not only meet these standards, but strive to exceed them.

The AIC is committed to ensuring the code remains a relevant and practical guide for the profession. As part of this commitment, the code is being reviewed and will be updated to reflect emerging trends and to ensure it remains applicable and relevant—now and in the future. We encourage licensees to periodically check the AIC website for the latest versions of all governing documents.

You can review the current General Insurance Council code of conduct on the AIC website at abcouncil.ab.ca.

STEVE REHAK acts on the Alberta Insurance Council’s legal team as Regulatory Counsel. He works closely with AIC leadership and its various departments, as well as the three industry councils, helping to ensure that they meet their legal and regulatory obligations.





SUPPORTING BROKER CONNECTIVITY

By Kathryn Sinclair

As customer expectations evolve, brokers are looking for ways to streamline operations, save time and costs, and deliver seamless digital experiences. Meanwhile, emerging technology trends are fueling the demand for enhanced data connectivity and real-time transactions.

CSIO is committed to improving broker efficiency through data standards and trusted solutions. We collaborate with insurers and broker management system (BMS) vendors to integrate standards that provide brokers with clear and accurate data in their BMS. Additionally, brokers with a CSIO account can develop valuable skills through courses and webinars while earning CE credits.

Below are some of the ways CSIO is advancing the P&C broker channel through key industry initiatives.

CSIO'S REFINED EDOCS SAVE TIME AND COSTS

CSIO has seen significant progress in the adoption of our refined eDocs

standards, with 11 members earning eDocs certification in 2025 and several insurers planning to deploy into production in 2026. We have also observed tangible results from brokers who reported saving up to six hours of administrative work per week by not having to open or relabel every eDoc in their BMS.

Brokers can learn more about their potential savings by completing our eDocs savings calculator on [csio.com](https://www.csio.com). As more insurers implement eDocs, brokers benefit from increased efficiency and higher productivity.

PROMOTING STANDARDS THROUGH CERTIFICATION RATINGS

Recognizing the advantages that data standards offer to brokers, CSIO made it a priority to showcase members' achievements in Standards Certification Ratings Program was established to acknowledge insurers and BMS vendors who have adopted data standards to benefit brokers and their customers.

Since launch, we are pleased to have awarded seven members with platinum—the highest possible rating—highlighting their dedication to standards and broker connectivity.

QUOTES IN SECONDS WITH COMMERCIAL LINES DATA STANDARDS

CSIO's commercial lines (CL) data standards allow the transmission of quotes through an application programming interface (API), facilitating real-time quote requests and delivery within a BMS. In 2025, our CL working group added cyber and errors & omissions to the list of segments with published CL data standards, bringing the total to 14 segments and over 380 IBC codes.

With CL data standards and API connectivity, brokers can receive quotes in as little as six seconds and, on average, save five hours per week on data entry. As a result, brokers spend less time on manual tasks and can serve their customers more quickly and accurately.



expectations, as a national survey found that over 65 per cent of Canadian P&C customers prefer digital when receiving their insurance documents.

CSIO continues to provide seamless and secure document delivery to brokers through My Proof of Insurance (MPOI), enabling them to send confirmation of insurance and eSlips to customers via email. In 2025, over 3 million documents were sent to customers through MPOI, reinforcing its position as a leading document delivery solution for the Canadian P&C industry.

OVER 25 CE-ACCREDITED COURSES & COMPREHENSIVE CYBER TRAINING

A CSIO membership offers the benefit of earning free CE credits while staying informed about trends shaping the insurance industry. Our online education program features a library of over 25 accredited courses, with new content added each year. We also host accredited webinars led by industry experts on topics such as artificial intelligence (AI), insurance fraud, and more.

Brokers can demonstrate their commitment to education by earning their CSIO digital member designation and adding this achievement to their

LinkedIn profile. Complete any six courses or webinars to obtain the designation and be six credits closer to renewing your broker license.

In response to the increasing frequency of cyberattacks, CSIO also enhanced our cybersecurity education program, helping brokers build their cyber knowledge and gain up to three CE credits. The program's three tiers are accredited for one CE hour each and provide valuable tools to stay ahead of cybercriminals. Brokers can email education@csio.com to get started.

DISCOVER THE FULL VALUE OF YOUR CSIO MEMBERSHIP

As a member of your provincial broker association, you are also a CSIO member. Check out our latest video on csio.com to explore all the features included with your CSIO membership. Feel free to share the video with colleagues who can also benefit from a CSIO account.

Create a free account today on csio.com. Don't forget to follow CSIO on LinkedIn for our latest updates. 📱

MY PROOF OF INSURANCE: AN ALTERNATIVE TO PAPER

Amidst widespread mail service disruptions last year, many brokers are turning to electronic document delivery as an alternative to paper mail. This shift also reflects consumer

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