



# One Town. Eighteen Months. Two Very Different Answers.

*AI can't fix a mess. Find out if you have one.*

**Meet the Town of Cedar Flats.** Population 3,500. Forty-two staff across public works, utilities, recreation, admin, and a volunteer fire department. Cedar Flats is a composite of real Alberta municipalities — if it sounds like your town, that's the point.

## BEFORE — “We're covered... aren't we?”

**The paper.** A safety manual from two CAOs ago. A privacy policy that still says “FOIP” — a law repealed in June 2025. The emergency plan was last exercised before the flood. Orientation records exist for some staff, in some drawers.

**The Hero.** Marlene in admin knows where everything is — safety records, privacy requests, WCB letters. Marlene retires in two years. Nobody has written down what Marlene knows.

### The obligations quietly stacking up.

- **Privacy:** Alberta's Protection of Privacy Act (POPA) replaced FOIP's privacy rules. Every municipality was required to have a formal **Privacy Management Program by June 11, 2026** — plus privacy impact assessments and mandatory breach notification. Penalties for breaches now reach **\$200,000 for individuals and \$1,000,000 for organizations**.
- **Access:** the new Access to Information Act (ATIA) governs records requests — with its own timelines and proactive-disclosure rules.
- **Safety:** the OHS Act applies fully to municipalities — including harassment, violence, and psychological hazards. WCB premium on ~\$3.2M payroll: **≈ \$40,000/yr**, full rate, no rebate.
- **Emergency management, MGA accountability, records retention:** each assumes someone owns it. In Cedar Flats, everyone assumes someone else does.

## AFTER — Safe for real. And on paper.

**The paper.** One source of truth. A current safety management system, a POPA-compliant Privacy Management Program with a named privacy officer, a tested breach-response procedure, and an emergency plan council has actually seen.

**The system, not the Hero.** Marlene's knowledge is now the town's knowledge — documented, findable, and survivable. Her retirement becomes a celebration, not a crisis.

### The money and the standing.

- **COR achieved through AMHSA** — the certifying partner every Alberta municipality already belongs to. First-year PIR rebate: **10% of premium ≈ \$4,000 back**; 5% each maintenance year, **up to 20%** as claim performance improves.
- **Privacy compliance current:** Privacy Management Program in place, staff trained, collection notices updated — the OIPC letter you never have to dread.
- **Council protected:** due diligence documented for councillors, the CAO, and administration — the answer is ready before the question is asked.

### The honest math

|                                   | BEFORE                          | AFTER (Year 1)          |
|-----------------------------------|---------------------------------|-------------------------|
| WCB rebate (PIR)                  | \$0                             | ≈ \$4,000               |
| Privacy Management Program (POPA) | Missing — deadline passed       | In place, staff trained |
| Breach response                   | Improvise and hope              | Documented, rehearsed   |
| Key-person risk                   | Everything runs through Marlene | System anyone can run   |
| Council due diligence             | Assumed                         | Documented              |

Small print, big picture: POPA breach penalties reach \$1M for organizations; Alberta OHS penalties can reach six figures per offence. A working program is your best due-diligence evidence. Figures above are illustrative program facts, not guaranteed outcomes; WCB rates, rebate eligibility, and results vary by municipality. Figures current as of September 2026 (v1).

**Not a thicker binder. A thinner one that's true.**

**Fixed-fee. No surprises. Your data stays in your tenant.**



civicshiftai.com | troy.palmer@civicshiftai.com | 780-792-7227