



AFSRB ANNUAL REPORT 2024-2025

afsrb
alberta funeral services
regulatory board

Contents

Message From the Chair	3
Board Members (2024-2025)	4
Vision	4
Mission Statement.....	4
Mandate	4
2023-2024 Highlights	5
Values and Principles for Service Excellence	6
Report on Operations	7
Licensing	7
Inspections	8
Pre-Need Monitoring.....	8
Complaints	8
Looking ahead.....	12

Message From the Chair

As we head into summer 2025, the AFSRB board is pleased to report on the activities of the staff and board at the office. Spring was busy with licensing renewals using the new licensing system and completing the annual industry election. The structure of the board remains consistent with the same members, with the addition of Kristie Tourangeau.

The staff in the office had a very busy 2024, focusing on hearing and appeal processes. This delayed the release of the funeral brochure; however, it will go to the printer in June 2025.

The launch of the new website has occurred, and new initiatives to educate consumers are ongoing and have been very well received at the events attended to date. The search for a new inspector is also ongoing; the job posting was reworded as numerous candidates were not qualified for this role. Part of the additional education for consumers is an awareness campaign launched through Post Media throughout Alberta. This campaign is meant to allow the public to access the numerous resources of the AFSRB.

The AFSRB office staff are wonderful for the board to work with, as they provide the resources needed to complete the required work.

In the attached Financial Statement, the *Statement of Revenues and Expenditures* reflects a deficiency of \$56,606 in the balance of revenue over expenses. This variance is attributable to the mandatory course that was provided to all licensees of the AFSRB. The cost of this course was a budgeted expenditure and was covered by the Restricted Education Fund, which was established to support public, consumer, industry, and Board educational initiatives. While the financial statement shows a shortfall, this was a planned and approved expense as outlined in the AFSRB's 2024–2027 Three-Year Financial Plan. Sufficient funds were available in the Education Fund to support this initiative.



Stuart Murray
Board Chair



THE AFSRB'S VISION IS TO ENSURE COMPLETE PUBLIC TRUST AND CONFIDENCE IN ALBERTA'S FUNERAL SERVICE PROFESSION.

The Alberta Funeral Services Regulatory Board (AFSRB) was established in 1992 to carry out the intent of the legislation through the promotion of public trust, and advancement of consumer protection. Under the Funeral Services Act, AFSRB is the delegated regulatory organization responsible for the funeral sector in Alberta. As the provincial regulator, the AFSRB is responsible for funeral services licensing, education, pre-need funeral contracts, pre-need trust funds, setting of standards, inspections, investigations, and complaint resolution.

The AFSRB is responsible for administering the *Funeral Services Act* and Regulations, and the *Crematory Regulation* under the *Cemeteries Act*.

Board Members (2024-2025)

- Stuart Murray, Chair (Industry Member)
- Joshua Jackman, Vice-Chair (Public Member)
- Deborah Gust, Treasurer (Public Member)
- Rod Krushel (Industry Member)
- Jack Redekop (Public Member)
- Kristie Tourengau (Industry Member)

There are four staff who work in the AFSRB office, two full-time staff – the Executive Director and the Sr. Program and Policy Officer, and two part-time staff – the Licensing Officer and the Inspector.

Vision

Ensure complete public trust and confidence in Alberta's funeral service profession.

Mission Statement

Promote a fair and informed marketplace by protecting consumer rights, enhancing industry professionalism, maintaining rigorous educational standards, and enforcing fair business practices.

Mandate

The AFSRB engages in two core businesses to achieve its mission:

- Promote consumer protection in a fair and informed marketplace. Facilitate excellence in funeral services through education, training, and standards. The AFSRB works to ensure that both licensees and consumers understand their rights and obligations within the legislative framework and Code of Conduct.
- Maintain vigilance over the industry. Protect the public interest by ensuring fair and ethical conduct in the marketplace, through the impartial delivery of licensing, inspection, and enforcement activities. Responding to issues and threats as they arise, the AFSRB monitors the emergence of trends within the funeral sector.

2024-2025 Highlights

The Board

The AFSRB has a full complement of board members, 3 industry and 3 public, which maintains the balance that is defined in the Regulation.

Consumer Awareness Campaign

The AFSRB, in conjunction with Post Media, commenced an awareness campaign targeted at consumers. This is an online newspaper campaign that commenced in January 2025. This campaign will continue into the 2025-2026 fiscal year.

Education Sessions

The AFSRB provided nine lunch and learn sessions to train our licensees on the new licensing portal which were delivered live over Zoom. The funeral professionals could use these sessions for continuing education credits.

The AFSRB also provided 10 sessions of the mandatory course on the topic of Navigating Compassion Fatigue and Burnout. All licensed funeral professionals completed this course that included a two-hour video and a one hour live zoom session.

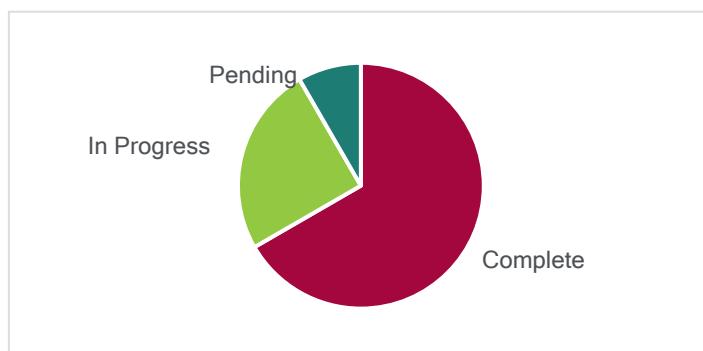
The AFSRB also provided one in-person and two zoom sessions for consumers about consumer rights and funeral planning.

Trustee Concerns

A number of funeral services businesses have moved their pre-need trust accounts from Legacy Private Trust to the Alberta-based Alliance Trust Company. Anecdotally, Legacy Private Trust has not met expectations in terms of pre-need trust performance, customer service or reporting accessibility. AFSRB continues to work with Legacy Private Trust and funeral services businesses to ensure that pre-need trust reporting is transparent and adheres to legislative requirements.

Operational Review Recommendations

Service Alberta and Red Tape Reduction (SARTR) completed an Operational Review in the fourth quarter of the 2022-2023 fiscal year. Approximately 90 per cent of the operational review recommendations have been addressed or are currently in progress.



- The remaining ten percent of the operational review recommendations are dependent on the submission and approval of the AFSRB Bylaws.

Values and Principles for Service Excellence

The AFSRB members and staff are dedicated to ensuring a standard of excellence in the funeral services that are provided to Albertans. To succeed in this mission, planning and operations will be guided by the following principles:

- ✓ **Accuracy and Professionalism.** We provide timely and accurate information about funeral services. Our communications are based on respect, honesty, and objectivity.
- ✓ **Accessibility.** We give timely responses to requests for information and concerns about marketplace conduct.
- ✓ **Accountability.** We are responsible to the people of Alberta, through the Minister of Service Alberta and Red Tape Reduction, for appropriate business conduct occurring in the marketplace.
- ✓ **Human Resource Management.** We strive to be respected for our knowledge and skills, and our effective administration of a legislative framework.
- ✓ **Emerging issues.** We monitor funeral services trends and emerging issues and provide leadership to ensure that funeral services continue to respond to consumer needs.
- ✓ **Service Excellence.** A set of Core Competencies has been developed for funeral professionals.
The primary intention of the competency profile is to ensure that all education and training programs that lead to candidates being considered for licensing as a Funeral Director, Embalmer and/or Pre-Need Salesperson, meet a high and consistent standard. All educational programming is expected to demonstrate training components that reflect the elements of the competencies.
- ✓ **Consultation with stakeholders.** We seek input from consumers, funeral services businesses, and other stakeholders, including various government departments, regarding decisions that affect satisfactory delivery of funeral services in Alberta.

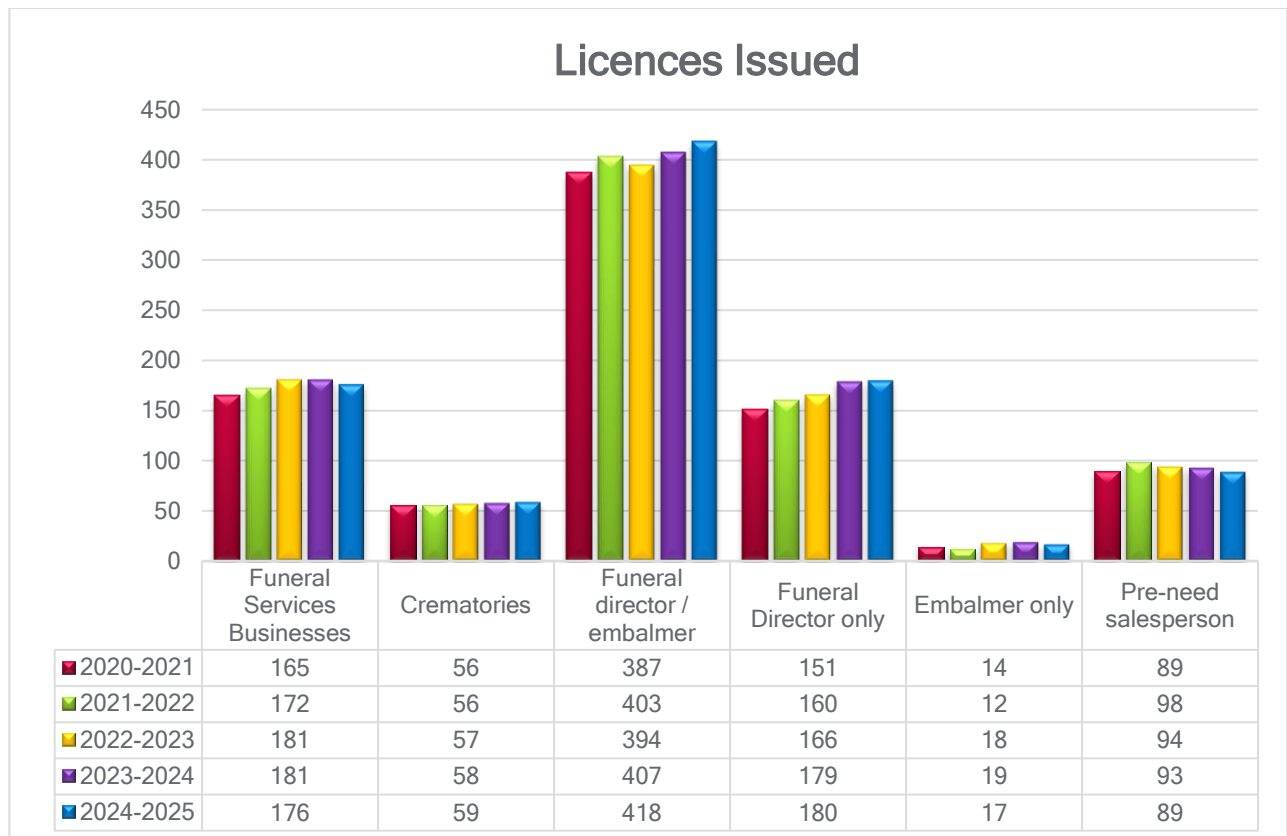
Report on Operations

The AFSRB administers legislation that promotes and enforces fair business practices designed to encourage consumer confidence in Alberta.

Licensing

The number of licences issued over the past five years have remained quite consistent with only minimal variations. This speaks to the stability of funeral services industry and the funeral professionals who staff it. Although with the ever-increasing death rate in Alberta, a more positive sign would be to see larger increases in these numbers. The numbers for individual licences are seeing some increases.

In the fiscal year 2024-2025, there were no licences refused or revoked.



Inspections

AFSRB conducted over 100 inspections in the past year, most had minor deficiencies, and only four had no deficiencies. There are 5 businesses that are due for an inspection in 2025. The remainder of the businesses aren't due for an inspection until 2026 or later.

Two follow-up inspections also were conducted on businesses identified by risk-based evaluations. Of those 2 follow-up inspections, one was an investigative inspection, collecting evidence to be used in a hearing and the other had fewer deficiencies compared to the original inspection. During these inspections, it was found that the majority of funeral services businesses had some minor deficiencies. The most common deficiency was the AFSRB logo and link was not included on their business website or included a broken link. Other concerns include storing cremated remains older than 5 years and incomplete pre-need registers. All deficiencies have been responded to by the funeral services businesses.

Pre-Need Monitoring

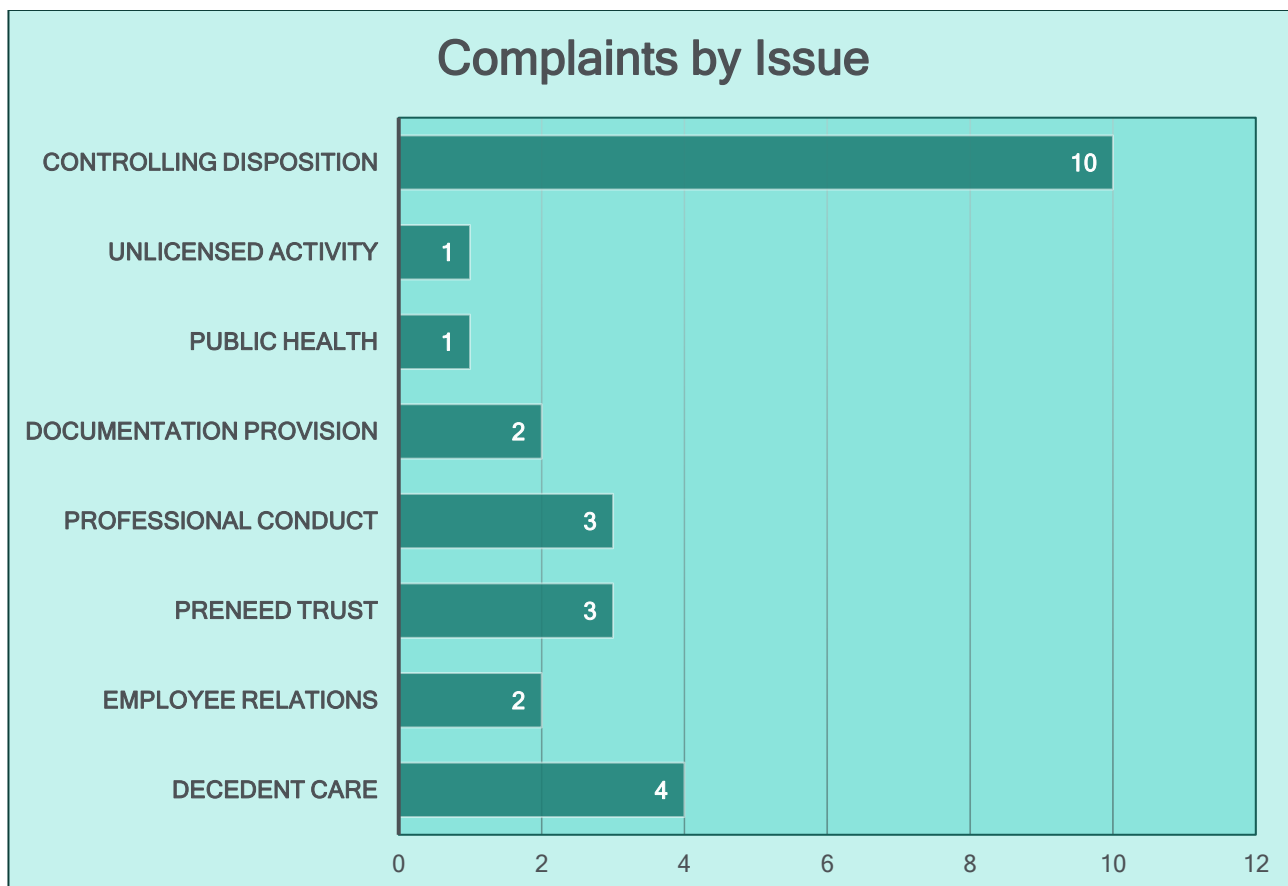
Pre-need monitoring continues to be a very important function of the AFSRB. The majority of the pre-need files are in order with some minor exceptions indicated on the accountant's reports that were sufficiently explained by the accountants.

The most prominent issue we are currently dealing with is Legacy Private Trust. Legacy has chosen to invest in other products allowed for under Schedule 3 of the Funeral Services Act General Regulation. Some businesses have moved their trust out of Legacy due to losses incurred, but others are hoping to recoup these losses. Businesses have been moving their pre-need trust accounts to the Alberta-based Alliance Trust Company. The AFSRB continues to monitor these funds closely.

Complaints

- The total number of complaints for the 2024-2025 year was 26, which is extremely low considering over 30,000 deaths occurred in Alberta.
- Comparatively, 0.08% complaints were reported per death in 2024-2025 compared to 0.09% from the previous year.
- Of the 26 complaints, 2 resulted in disciplinary hearings and fines.

- Non-disciplinary complaints were resolved within an average of 43 days¹. Those complaints that resulted in disciplinary hearings took over 100 days to resolve due to the complexity of the issues and funeral services businesses response time.
- The highest number of complaints was regarding order of priority (who controls disposition) where the family was disputing who should be making the funeral decisions at approximately 40%
- The decedent care, professional conduct and preneed trust were the second highest categories. Decedent care includes timing of cremation and appearance of decedent. Professional conduct included general dissatisfaction with customer service and quality of service, and transfer of decedent to a funeral home by the RCMP not chosen by the family.
- The revised complaint policy has resulted in a more efficient process that focuses on potential breaches of legislation while dealing with consumer concerns.



¹ Days refers to business days

Protecting Consumer Rights

Website

The Board's website, <https://afsrb.ab.ca/>, enables Albertans to find the information they need to make informed decisions when they are planning or arranging a funeral. It provides contact information on the funeral services businesses in their area as well as any disciplinary action that has been taken. The website allows for information to be easily viewed on smart phones and other electronic devices. Additional consumer content continues to be created and will appear on the updated website in the coming fiscal year.

Publication

The Board provides funeral service information to consumers through our brochure, *Funeral Planning in Alberta*. This brochure is provided to the funeral services businesses and the businesses in turn provide the brochures to consumers. Members of the public can request free copies of the brochure from the AFSRB office. A PDF version is also available online.

Information sessions

This year, there were two public information sessions provided through Zoom and one in person. Zoom continues to be a popular option for these sessions, as it allows people to attend from any location.

The AFSRB continues to look at ways to expand the reach of public education through a variety of methods and has included this as a goal in the current business plan.

Responding to inquiries

The Board office spent 5264 minutes (88 hours) on phone calls and received just over 11,000 emails. These contacts included questions, concerns and clarifications from consumers, although the majority of the contacts are from our industry members. Our goal is to respond efficiently and effectively to all inquiries that are directed to the AFSRB. Even when the inquiry does not fall under the jurisdiction of the AFSRB, an alternative source for the information being sought is provided (where possible). The AFSRB regularly receives questions about cemetery concerns which do not fall under the jurisdiction of the AFSRB, so these are directed to SARTR.

Continuing Education for funeral professionals

The AFSRB retains responsibility for ensuring licensees are current in their knowledge of legislation and funeral practices. The AFSRB continues to offer lunch and learn sessions on relevant topics for the funeral profession. A mandatory continuing education course chosen by the AFSRB was also provided to all of the funeral licensees.

Collaborative partners

The Board works with several entities to stay current with trends and concerns in the industry. The following are some examples of this work:

The AFSRB meets with the Alberta Funeral Services Association (AFSA) at one or two annual joint meetings, one in the spring and potentially one in the fall, to discuss concerns, trends, and current activities. The spring joint meeting was held on April 24, 2024 in Calgary. Board members were able to attend the AFSA conference and were pleased with the information and the networking opportunities provided.

The Funeral Association of Canada hosted a Canadian Regulator's meeting at their annual summit. This was held in Winnipeg on June 11, 2024. There were 5 regulators who attended in person and 3 more attended virtually. It was valuable to meet with the other regulators to discuss what is happening in their jurisdictions.

An in-person meeting of the International Conference of Funeral Service Examining Boards (ICFSEB) was held in February in Palm Springs, California, which included regulators from the US and Canada. Two board members also attended and participated in the board member training that is offered at this event. This conference includes guest speakers to educate and inform the attendees, opportunities to liaise with other jurisdictions by region, and group activities to work on projects moved forward by the ICFSEB. Also at the February meeting, the Executive Director was elected as the president for this organization.

Looking ahead

The AFSRB has developed a robust business plan to continue to move forward and modernize the work of the Board. There are several goals that have been set for the coming year. Some of the most significant of these projects are:

Consumer Protection – the AFSRB is dedicated to continue providing robust inspections, expedited complaint handling, trust account monitoring and oversight of the funeral industry to ensure compliance with the Funeral Services Act and Regulations.

Raising the Profile of the AFSRB – the AFSRB is committed to increasing the awareness of the existence of the AFSRB and its mandate for consumers, to ensure that the public knows who they can go to with questions or concerns.

Providing information to consumers – continued development of new articles/editorials on the AFSRB's website. Developing and providing information sessions in various formats to meet the needs of consumers. Continued ability to respond by email or phone to questions from consumers. Distribution of the new version of the funeral brochure to a wide variety of locations will be undertaken in the new fiscal year.

Bylaws – The revised draft of the bylaws will be provided to Service Alberta so that other policies can be updated to reflect the updated information contained in the bylaw document.

Board Governance/education – The AFSRB will complete a governance training session. This will be provided by Field Law and cover topics related to the work of a regulatory board.

Online Licensing System – Our online licensing system went live for renewals. There are more modules to develop to make this system more robust. The three major areas to complete will be the inspection module, the board member module, and the learning management module. Once all of the modules are in place, this system will store all of the AFSRB's licensing, complaint and inspection information electronically.

Relationship with the Government of Alberta – The AFSRB will continue to enrich the relationship with SARTR. The AFSRB feels that a strengthened relationship will be of benefit to the AFSRB and the Government.