

## Modernization of Alberta Registry Agents

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### Issue

The Government of Alberta regulates the Alberta Registry Agents' (ARA's) Regulation by capping the fee amounts for most of the services they provide. However, these fees have not been adjusted in nearly 12 years to reflect increases to the minimum wage, utilities or cost of living and inflationary increases in Alberta. In addition, Registry Agents are eager to develop a modernization plan to enhance services, including online registry services to Albertans in conjunction with Service Alberta and other stakeholders. The Government of Alberta should support these modernization efforts and review regulations to ensure Alberta Registry Agents can continue their vital work effectively.

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### Background

Alberta Registry Agents have been the authorized delivery channel for over 200 products and services on behalf of five government departments – Service Alberta, Justice, Health, Transportation, and Economic Development & Trade – for the past 22 years. There are 206 Agents located in 150 Alberta Communities (32 or 21% are in large urban centers and 118 or 79% are in rural and small urban jurisdictions).

Agents have been offering online registry services to Albertans for over 16 years through their membership with the Alberta Association of Registry Agents (AARA). Registry agents are looking to expand their online services to Albertans.

#### *Importance to Albertans*

Virtually every city and town has an Authorized Registry Agent, forming a network that collectively employs close to 1500 Albertans. Registry staff are qualified, trained, and certified to meet high customer expectations. Registry Agents have continued to invest in the industry to meet new technology requirements, population growth, etc. The industry is prepared to and needs to continue to modernize and expand online services to keep pace with market, economic, and political conditions.

Albertans themselves value access to in-person registry services. 92% indicated it was important to have access to government services in their communities and over 90% of Albertans felt that it would have a negative impact on their communities if their local Registry Agent were to close.

But Albertans are increasingly interested in having additional registry services available online. Registry agents support this modernization and are seeking support from the Government of Alberta to expand this level of service.

#### *Importance to Independent Registry Agents*

A healthy Registry Agent network is best positioned to serve the diverse needs of all Albertans. A sense of financial stability with long-term assurance of sustainability underpins the Agents' ability to make solid business decisions. Registry Agents have not received a much-needed capped fee increase in nearly 12

years. This fact limits Agents from keeping pace with the cost of living, natural operational increases and the ever-changing world we live in, and threatens the ability for rural Registry Agents to keep their doors open.

A KPMG study commissioned in 2010 by Service Alberta, AARA, and the AMA indicated that rural registry agents operating in locations where the population is less than 5,000 are losing about \$1.35 per capped fee transaction. Overall these locations are operating at a \$4,000 annual deficit. Registry Agent capped fees have not been adjusted since 2005.

The registries in the communities of Foremost and Acme have closed in the last 3 years and have not re-opened. The registry in Hines Creek recently closed and it's doubtful it will re-open. No private sector partner could be found to operate a registry in Swan Hills and Wabasca so in the case of Swan Hills, the municipality is subsidizing these services and for Wabasca, the Indigenous band through its health authority are doing the same.

#### *Importance to the AARA*

AARA provides important member services that improve the effectiveness and efficiency of the Registry Agent Network and, by doing so, improves service to all Albertans. These services are dependent on a portion of the revenue derived from online registry services. Agents have annually endorsed this revenue share with their association.

#### *Importance to Government of Alberta*

Having a secure healthy private network to be the delivery of Government Services in each community is key to the ease of access for Albertans.

#### *AARA Modernization Plan and requests*

The health of the Registry Agent network is threatened if they are kept out of online service delivery and agents cannot earn revenue from these high-volume services. Nor can the Government of the day continue to ignore that no fee model is in place for the registries similar to other regulated industries such as the bottle recycling industry.

AARA is seeking the Government of Alberta's approval to modernize the Registry Agent industry, expand online services to Albertans through the Registry Agent network, and ensure the long-term sustainability of Registry Agents, including a fair and equitable fee model. AARA is not seeking any grants or financial assistance.

#### *Conclusion*

The Government of Alberta regulates the industry through the Registry Agents' Regulation by capping the fee amounts (as per Registry Agent Product Catalogue. Jan. 8, 2017, Alberta Government) for the largest volume of services provided by the Alberta Registry Agents, but these fees have not been adjusted in nearly 12 years to reflect increases to the minimum wage, utilities or cost of living and inflationary increases in Alberta.

The Alberta Registry Agents offer essential professional, personalized, and secure over-the-counter and online services to clients near their homes, a fact of significant importance to aging rural Alberta clients with distance restricted driver's licences and/or without the ability to use the internet for the conduct of personal government business.

Registry Agents are eager to develop a modernization plan to enhance services, including online registry services to Albertans in conjunction with Service Alberta and other stakeholders.

The Government of Alberta should recognize the vital role of Alberta Registry Agents in the delivery of essential government services to all Albertans, particularly their positive impact in rural Alberta communities, and work to strengthen their partnership with the Association of Alberta Registry Agents and local municipalities.

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**The Alberta Chambers of Commerce recommends the Government of Alberta:**

1. Support the modernization of the Registry Agent Industry
2. Expand existing online services available to Albertans through Registry Agents
3. Ensure the long-term sustainability of rural Registry Agents, including a fair and equitable fee model
4. Reinstate funding for accreditation certification.