

# Alberta Business Resilience Framework

## Institutional Governance Edition

This framework establishes a formalized governance structure for oversight of disaster risk, operational continuity, regulatory exposure, and strategic resilience. Designed for boards, executive committees, and public-sector entities operating within Alberta's multi-hazard environment.

### 1. Governance Mandate & Risk Appetite

The governing body shall formally define organizational risk tolerance related to operational disruption, financial loss, regulatory breach, and reputational damage. A documented Risk Appetite Statement shall be reviewed annually.

### 2. Hazard & Threat Profile Review

Organizations operating in Alberta shall assess exposure to wildfire, extreme cold, flooding, cyber incidents, infrastructure disruption, and supply chain interruption. Hazard assessments shall be updated annually or following major incident events.

### 3. Business Impact Analysis (BIA) Governance Requirements

A formal Business Impact Analysis shall identify critical functions, Recovery Time Objectives (RTO), Recovery Point Objectives (RPO), financial exposure, and interdependencies. Findings shall be presented to the board at least once per fiscal cycle.

### 4. Continuity & Crisis Leadership Structure

Executive leadership shall establish a documented crisis governance structure defining authority, escalation pathways, communications protocols, and regulatory notification obligations.

### 5. Testing, Exercising & Assurance

Continuity plans shall be exercised annually through tabletop or simulation exercises. Corrective actions shall be documented, tracked, and reported to the governing body.

### 6. Financial & Insurance Oversight

Insurance adequacy, liquidity buffers, and maximum probable loss assessments shall be reviewed annually as part of enterprise risk oversight.

### Engagement & Advisory Support

Civic Shield Inc. provides structured governance advisory, resilience maturity assessments, board reporting frameworks, and executive-level continuity planning services tailored to Alberta's regulatory and hazard landscape. Contact: [info@civic-shield.ca](mailto:info@civic-shield.ca) Website: <https://civic-shield.ca>