

## BUSINESS ACCOMPLISHMENTS 2017-2018

### CONSUMER PROTECTION

**Goal:** To regulate and enforce the legislation by which the Ontario travelling public can be confident in their travel purchases from registered professionals, including working collaboratively with stakeholders for regulatory enhancement.

BUSINESS OBJECTIVES	PERFORMANCE MEASURE 2017/2018	ACTIVITIES & ACCOMPLISHMENTS
<p>Advocate and advance legislative and regulatory reform.</p>	<p>In collaboration with the Ministry and in consultation with stakeholders identify and address the opportunities for modernization in the <i>Travel Industry Act, 2002</i> and the Regulation for the purpose of modernizing the consumer protection legislation.</p>	<p>Worked in collaboration with the Ministry on its government led comprehensive review of the Act and the Regulation.</p> <p>Legislative &amp; Regulatory Modernization Committee met to provide guidance and oversight in the development of recommendations to the Board of Directors for reform of the Act and the Regulation.</p> <p>Completed extensive research on various issues and jurisdictions in support of the development of TICO's recommendations.</p> <p>Participated in a number of meetings with the Ministry to provide information and feedback to assist with the development of proposed changes to the Act and Regulation.</p> <p>Retained the services of Deloitte to complete an actuary analysis and financial assessment of the industry financed Compensation Fund ("Fund"). The purpose of this study was to determine the adequacy of the Fund under various scenarios of expected losses, and to assess the sustainability of the Fund into the future.</p> <p>Drafted and submitted two written submissions to the Ministry in response to Phase One and Phase Two Reports issued by the Ministry.</p> <p>Continued to provide stakeholders with timely communications and advisories regarding the comprehensive review including its two submissions to the Ministry and notice informing all stakeholders of the public hearings being held by the Standing Committee on Social Policy regarding Bill 166, the <i>Strengthening Protection for Ontario Consumers Act, 2017</i>.</p>
<p>Develop an action plan for effective implementation and enforcement of any potential legislative and regulatory changes.</p>	<p>Assess the implications of any potential legislative and regulatory changes and develop an action plan with operational priorities, funding requirements and service commitments to ensure TICO effectively administers and enforces the consumer protection legislation in Ontario.</p>	<p>Bill 166 received Royal Assent on December 14, 2017. Development of a detailed action plan is dependent on the timing of the review of Ontario Regulation 26/05. While some planning may commence during January to March of 2018, it is likely that a detailed action plan will not be developed and implemented until next fiscal year, once further clarity on the next steps for the development of regulatory changes are determined.</p>

## BUSINESS ACCOMPLISHMENTS 2017-2018

### AWARENESS AND EDUCATION

**Goal:** Consumers and registrants are aware of TICO and understand the benefits of purchasing travel services through a registered travel agency or travel wholesaler.

BUSINESS OBJECTIVES	PERFORMANCE MEASURES 2017/2018	ACTIVITIES & ACCOMPLISHMENTS
<p>Continue to build and enhance consumer awareness in Ontario.</p>	<p>Continue to build and enhance a series of comprehensive activities aimed at increasing consumer awareness of TICO's role and the consumer protection in Ontario.</p>	<p>TICO's 2017-2018 Consumer Awareness Campaign strategy included two new 15-second animated icon story television commercials. The commercials were aired on all major Ontario television networks for 5 weeks in mid-December 2017 to January 2018 and were accompanied by a digital media strategy to increase consumer awareness.</p> <p>Of the consumers surveyed in Ontario, 34% of consumers indicated awareness of TICO in 2017-2018 compared to 33% in the previous year.</p> <p>Of the consumers surveyed in the GTA, 40% indicated awareness of TICO compared to 36% in the previous year.</p> <p>Of those consumers surveyed who recognized the TICO logo, 78% correctly identified at least one TICO role compared to 81% in the previous year.</p> <p>Of those consumers surveyed, 73% indicated that they were aware that they must purchase travel services from an Ontario registered travel agency or website to obtain the protection from TICO and the Compensation Fund, which matched the awareness in the previous year.</p> <p>TICO attended 8 consumer trade shows throughout Ontario and conducted 8 speaking engagements with consumers to increase awareness of TICO, its services and the consumer protection available in Ontario.</p> <p>More information about TICO's Consumer Awareness Campaign activities may be found on page 34.</p> <p>TICO issued an RFP for Marketing and Public Relations Services. The successful firm will launch TICO's 2018-2019 Consumer Awareness Campaign.</p>

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<p>Establish a communications strategy and plan for any potential legislative and regulatory changes.</p>	<p>Develop and implement a communications plan and corresponding informational resources and tools to educate and inform all stakeholders regarding any potential legislative and regulatory changes to the consumer protection legislation in Ontario.</p>	<p>During the fiscal year, various communications, advisories and bulletins were produced and distributed to stakeholders providing updates and timely information regarding the Ministry's comprehensive review of the Act and Regulation.</p> <p>TICO also continued to provide speaking engagements to various stakeholder groups as well as interviews with media on any activities around the comprehensive review.</p>
<p>Produce and implement updated Education Standards curriculum and exams.</p>	<p>Identify areas and opportunities to enhance the current Education Standards Programme including an update to the current curriculum and exam bank of questions with recent regulatory changes and content reflecting various new business models and methods of selling travel services that have emerged in the industry.</p>	<p>Updates to the Education Standards curriculum have been drafted and exams are being revised to reflect recent changes to the Regulation.</p> <p>Updates have been drafted for TICO's Proctor Guide to keep it current.</p> <p>TICO issued an RFP for an Education Services Delivery Partner to assist with the administration and delivery of its online Education Standards Program. The successful firm will be onboarded in the 2018/2019 fiscal year.</p>
<p>Drive registrant engagement and improve TICO's value proposition to registrants.</p>	<p>Through continuous and meaningful engagement and communications with registrants, identify key drivers of TICO's value proposition and initiatives to improve.</p>	<p>TICO retained the assistance of a research consultant with experience in designing, implementing and assessing public relations/education/outreach strategies. The assignment included qualitative research and interactive engagement with TICO stakeholders including management, staff and the Board of Directors at TICO as well as various industry/registrator stakeholders to assist in identifying and defining TICO's value proposition.</p>

## BUSINESS ACCOMPLISHMENTS 2017-2018

### ORGANIZATIONAL EFFECTIVENESS

**Goal:** TICO embraces a spirit of continuous improvement and innovation in the systems and processes in executing its mandate and in the ongoing investment and professional development of its people.

BUSINESS OBJECTIVES	PERFORMANCE MEASURES 2017/18	ACTIVITIES & ACCOMPLISHMENTS
Continue implementation of IT systems and infrastructure strategy.	Commence Phase II of IT systems and infrastructure strategy to build new online system capability to streamline and automate TICO's registration and renewal processes.	<p>Enhancements to TICO's registration database are on target. Once completed, this will allow for better overall functionality and will streamline and improve the new registration and renewal process including turnaround times.</p> <p>Development of a self-serve portal is underway and on target.</p> <p>An e-commerce solution has been established and will be piloted which will allow stakeholders to make online payments for annual registration renewal filings.</p>
Enhance and develop data and analytics through business processes and reporting.	Review of departmental functional analysis and review of the reporting to provide registrant information faster and reduce processing time.	<p>Introduced new reports and developed further enhanced reporting capabilities to provide better analytics.</p> <p>Critical existing reports have been assessed and are being redeveloped based on priority.</p> <p>Internal dashboards have been introduced to provide live data analytics and statistics to increase business intelligence.</p>
Development of enhanced collaboration tools to establish efficiencies in providing access to data.	Develop collaboration tools to facilitate better communications with all TICO stakeholders.	<p>Development and introduction of a TICO Intranet (TICONet) was completed during the fiscal year to serve as the main collaboration tool for the TICO team.</p> <p>Skype for business was rolled out to enhance communications between TICO and all stakeholders, providing instant messaging and video conferencing for better collaboration.</p>
Update and modernize crisis management protocols to control and effectively respond to a crisis or potential crisis situation.	Assess TICO's vulnerabilities to priority risks and develop crisis management protocols and communications to ensure TICO's responses demonstrate its effectiveness as Ontario's Travel Regulator in times of crisis.	TICO retained a firm specializing in crisis communications and public relations to test and assess TICO's crisis management and communications procedures and practices. TICO participated in a table-top crisis simulation. A report of observations and recommendations provided will become the basis of an action plan in 2018/2019 to update and modernize TICO's crisis management protocols.
Update TICO's governance best practices.	Develop a prioritized action plan for governance improvements to support effective Board of Directors operations and processes.	<p>Established Board Development Plan.</p> <p>Annual Board development on Policy/Strategy Governance Model completed.</p> <p>Reduced the number of committees and adjusted mandates consistent with a Policy/Strategy Governance Model.</p> <p>Review of compensation structures completed.</p> <p>Consent agenda process approved and implemented.</p> <p>Developed Board Competency Matrix and Gap Assessment methodology.</p> <p>Conducted a review of the Board Composition and made a recommendation to the Minister of Government and Consumer Services to change TICO's By-law.</p>

## BUSINESS ACCOMPLISHMENTS 2017-2018

### CORPORATE SOCIAL RESPONSIBILITY (CSR)

TICO is committed to achieving its Vision/Mandate and is confident with the strategic priorities described in its Business Plan. Complementing these strategies is a new, innovative focus on corporate social responsibility (CSR). Within TICO's environment, CSR is viewed as the organization's broader involvement in the communities it aims to protect. As a small organization, TICO must consider innovative methods, leverage partnerships and build sustainable relationships to make a footprint in these communities. While CSR has been around for many years, it has not been woven into the strategic plans of many non-for-profit organizations. TICO believes that its mandate of consumer protection will be facilitated through an effective CSR strategy, deploying the talents and passions of all TICO employees, and over time leveraging like-minded stakeholders.

BUSINESS OBJECTIVES	PERFORMANCE MEASURES 2017/2018	ACTIVITIES & ACCOMPLISHMENTS
<p>Incorporate CSR into TICO operations and initiatives.</p>	<p>Continue to examine how CSR can be integrated into stakeholder outreach initiatives and core processes, including the introduction of Environmental, Social and Governance (ESG) responsible investing.</p>	<p>Implemented a revised Board Policy for investment of funds to integrate ESG investing into TICO's overall CSR framework and established the first ESG investment with TICO's financial partner.</p>
<p>Engage and build a relationship with a long-term CSR partner</p>	<p>Continue to engage and enhance relationship with CSR partners with the aim to establishing a rewarding long-term relationship that continues to support and compliment overall CSR strategy.</p>	<p>TICO continued its relationship with Plan International Canada to support a community in Nga, Laos. TICO staff participated in various initiatives during the year such as holding Bake, Book and Basket sales, silent auctions, etc. to raise funds. During the 2017/2018 fiscal year, TICO successfully raised \$5,080 through various CSR initiatives in support of Plan Canada.</p> <p>TICO continued its work with the Mississauga Food Bank and organized three food drives during 2017/2018 and collected 280 pounds of food donations. In addition, staff volunteered at the Mississauga Food Bank terminal and sorted 4,840 meals to assist families in need.</p> <p>Completed a two year initiative to help keep Max Ward Park clean.</p> <p>More information regarding TICO's CSR initiatives may be found on page 36.</p>
<p>Through promotion and awareness promote stakeholder engagement and participation in broader CSR initiatives and activities.</p>	<p>Develop and design an innovative strategic plan to promote the awareness and participation of stakeholders in CSR initiatives and activities.</p>	<p>The CSR committee continues to meet and explore options to enhance TICO's CSR footprint. This may include working with other stakeholders, including registrants, other DAAs and the broader public.</p>

## NEW BALANCED SCORECARD

TICO's 2017 Business Plan included the following Balanced Scorecard. TICO deployed this balanced scorecard throughout its fiscal year to monitor and gauge ongoing efforts and achievement of its strategic objectives. This Balanced Scorecard is shared with stakeholders to ensure transparency and accountability consistent with the Business Plan.

Objective	Performance Measure	FY 2017/2018 Target	FY 2017/2018 Achievements as at March 31, 2018
<b>AWARENESS AND EDUCATION</b>			
Increase Consumer Awareness and Education	Annual omnibus survey of Ontarians which measures TICO's consumer education and awareness initiatives.	Achieve equal to or greater than the current score of 33% of consumers in Ontario aware of TICO.	34% of consumers surveyed indicated awareness of TICO compared to 33% in the previous year.
		Achieve equal to or greater than the current score of 36% of consumers in the GTA aware of TICO.	40% of consumers in the GTA surveyed indicated awareness of TICO compared to 36% in the previous year.
		Achieve equal to or greater than the current score of 81% of consumers who can identify at least one of TICO's roles.	78% of consumers surveyed were able to identify at least one of TICO's roles correctly.
Enhance Consumer Protection in Ontario	Overall pass rate of financial statement bench reviews based on established financial criteria per the Regulation.	Establish baseline pass rate in 2017-2018.	Financial statements reviewed had a 95% compliance pass rate based on established financial criteria per the Regulation.
	Number of high risk unregistered travel sellers operating and selling travel services to consumers in Ontario in contravention of the <i>Travel Industry Act, 2002</i>	Increased compliance, monitoring and resolution of unregistered sellers, equal to or greater than prior year's 120.	TICO identified 125 unregistered sellers of travel in Ontario. Of those identified: <ul style="list-style-type: none"> <li>• 72 became compliant.</li> <li>• 3 referred to Investigations.</li> <li>• 50 open files.</li> </ul>

## NEW BALANCED SCORECARD

Objective	Performance Measure	FY 2017/2018 Target	FY 2017/2018 Achievements as at March 31, 2018
<b>ORGANIZATIONAL EFFECTIVENESS</b>			
Enhance TICO Value Proposition to Registrants	Value survey to score TICO's value proposition to registrants, and to identify key drivers for continuous improvement.	Establish baseline value score in 2017-2018.	TICO retained the assistance of a consultant who completed qualitative research through interactive engagement with various TICO stakeholders to assist in identifying and defining TICO's value proposition. Further qualitative and quantitative research will be conducted in 2018-2019 in preparation of developing a registrant value survey.
Enhanced Employee Engagement	Annual employee engagement survey score.	Achieve above average score in the range of 77 to 85 demonstrating strong employee engagement.	Achieved an Employee Engagement Score of 79%.
Enhance Organizational and Professional Development	Overall percentage of employee professional development plans completed during the fiscal year.	Achieve 75% completion of all employee professional development plans.	Achieved 51% of the budgeted expense allocated to Employee Professional Development Plans.
<b>FINANCIAL PERFORMANCE</b>			
Deliver Budget	FY 2017/2018 Net Surplus/(Deficit) before claims.	Achieve equal to or greater than budgeted Net Surplus/(Deficit) after adjusting for the exclusion of the net claims and related costs against the Compensation Fund.	TICO achieved a Net Surplus of \$1,554,279 over and above the budgeted amount of \$525,868 after adjusting for the exclusion of net claims and related costs.
Compensation Fund Claims Ratio	% Provision of Registrant Claims to Operating Revenue	Achieve equal to or less than the percentage of Provision of Gross Registrant Claims relative to Operating Revenues of 16% based on a rolling 5 year average.	TICO achieved 0.1% Provision of Gross Registrant Claims relative to Operating Revenues of 12% on a rolling 5 year average.
Drive Operational Efficiencies	Efficiency Ratio Percentage.	Achieve an Operating Efficiency Ratio, defined as operating expenses relative to operating revenues, of less than 100% on a rolling 5 year average.	TICO achieved an 80% Operating Efficiency Ratio for the fiscal year and 105% Operating Efficiency Ratio on a 5 year rolling average.