

## BUSINESS ACCOMPLISHMENTS 2018 - 2019

### CONSUMER PROTECTION

**Goal:** To administer 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 MEASURES 2018/2019	ACTIVITIES & ACCOMPLISHMENTS
Provide advice and advance regulatory reform.	In collaboration with the Ministry and in consultation with stakeholders identify and address the opportunities for modernization of Ontario Regulation 26/05 for the purpose of modernizing the consumer protection legislation.	Maintained communications and continued regular scheduled meetings with Ministry including meetings with the Minister and Deputy Minister. All key areas of regulatory reform were reviewed including TICO/RECO regulatory overlap with respect to short-term accommodation rentals and information and feedback provided to assist the Ministry with the proposed regulatory changes.  Legislative & Regulatory Modernization Committee met to provide guidance and oversight in the development of recommendations to the Board of Directors in relation to reform of the Act and Regulation.
Conduct a comprehensive review of the industry financed Travel Compensation Fund.	With consideration of the 2017 Deloitte Actuarial Study and Financial Assessment identifying a shortfall in funding and protection of Ontario's Travel Compensation Fund, develop an action plan that considers alternative methods of financing the Fund and closing the gap in consumer protection	Retained the services of Deloitte to update the 2017 actuarial analysis as to the required future targeted balances needed to sustain the industry financed Compensation Fund. More information regarding the actuarial study may be found on page 12.
Establish an action plan for effective implementation and enforcement of legislative and regulatory changes	Assess the implications of any 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.	This objective was not commenced as TICO is awaiting the outcome and timing of the proposed legislative and regulatory changes to assess the implications and priorities to produce an action plan.  Preliminary discussions underway with the Ministry about outstanding questions to inform potential changes to the Regulation.
Design and development of a streamlined and cost-effective framework for individual registration.	Design and develop a framework, policy and module for a cost efficient online registration and renewal process for individual travel counsellors.	Legislative & Regulatory Modernization Committee has commenced discussions regarding future operational requirements and implementation of individual registration. Development of an online registration process has commenced.
Design and development of a program for administrative monetary penalties.	Design and develop a framework for the effective administration of monetary penalties using best practices from other public sector organizations.	Legislative & Regulatory Modernization Committee have commenced discussions regarding the framework and implementation of administrative monetary penalties (AMPs).

## BUSINESS ACCOMPLISHMENTS 2018 - 2019

### 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 2018/2019	ACTIVITIES & ACCOMPLISHMENTS
Continue to build and enhance consumer awareness in Ontario.	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>TICO's 2018-2019 Consumer Awareness Campaign strategy included a new creative concept and the production of three new 15 and 30 second video advertisements along with complimentary display ads to support the digital media strategy to build consumer awareness in Ontario. The strategy included digital advertising, video assets, social media and public relations. The Campaign strategy also included several five second ads running on 10 screens in the PATH system in downtown Toronto.</p> <p>TICO continued its monthly blog in Metroland publications providing information and tips about travel and consumer protection in Ontario. In November 2019, the Toronto Star distributed a copy of Horizon Magazine which featured a one-page advertorial about TICO. During the fiscal year TICO conducted 21 media interviews (print, television and radio) which resulted in coverage promoting TICO and the benefits of booking with Ontario registered travel agencies and websites.</p> <p>An aided omnibus survey was conducted. Of the consumers surveyed in Ontario, 33% of consumers indicated awareness of TICO in 2018-2019 compared to 34% in the previous year.</p> <p>Transitioning to a new online survey approach, unaided surveys conducted resulted in awareness of TICO increased to 17%, a 23 % increase from the baseline measure. In addition, 14% of Ontarians could name TICO as the provincial travel regulator</p> <p>TICO attended 7 consumer trade shows throughout Ontario and conducted 11 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 and campaign measurement may be found on page 32.</p>
Drive registrant engagement and improve TICO's value proposition to registrants.	Through continuous and meaningful engagement and communications with registrants, identify key drivers of TICO's value proposition and initiatives to improve.	<p>Working with TICO's marketing partner, registrant engagement, through a digital strategy was mostly under development during the fiscal year and will be an integral element of the 2019/2020 campaign.</p> <p>TICO continued to engage registrants and industry stakeholders by conducting 19 educational webinars and 5 speaking engagements on timely issues to industry stakeholders. The webinars included topics that ranged from financial compliance including registrant obligations with trust accounting and other financial requirements to other specific areas of compliance such as advertising, disclosure, invoicing as well as the tools and resources available on TICO's website.</p> <p>More information regarding registrant engagement may be found on page 33.</p>
Establish a communications strategy, including consultation associated with legislative and regulatory changes.	Develop a communications strategy and corresponding consultation process to educate and inform all stakeholders regarding any legislative and regulatory changes.	This objective was not commenced as TICO is awaiting the outcome and timing of the proposed legislative and regulatory changes to assess the implications and priorities to produce a communications strategy.
Establish a renewed partnership with an education service delivery provider.	Modernize TICO's education platform to enhance the service delivery of the Education Standards program.	Through a strategic alliance, TICO launched a new enhanced online e-learning education service delivery platform. The online platform provides a modern delivery of TICO's Education Standards registration and exam process which includes virtual proctoring, flexibility in the time and location to take the exam and expedited exam results.

## BUSINESS ACCOMPLISHMENTS 2018 - 2019

### 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 2018/2019	ACTIVITIES & ACCOMPLISHMENTS
Enhance security protocols and protection across TICO system infrastructure.	Educate and raise awareness across stakeholders of cyber security risks, combined with analysis of existing system vulnerabilities, all aimed at minimizing unauthorized access, data breaches and risk mitigation in the event of a breach.	<p>Implemented a cloud security platform that provides the first line of defense against threats on the internet which will prevent users from going to harmful websites.</p> <p>Deployed an enhanced email protection system that filters all inbound and outbound email traffic to protect organizations from email-borne threats and data leaks.</p> <p>Implemented a network monitoring tool providing an additional layer of security to detect and eliminate threats (hacking) and similar types of traffic on TICO's network.</p> <p>Completed the implementation of an application that provides identity management and change management control.</p> <p>Continued to provide educational sessions to TICO staff to promote security awareness to mitigate risk to systems.</p> <p>Increased focus and organizational readiness, including engagement of the Board of Directors, over cyber-security risks.</p>
Enhance data management capabilities.	Develop a data management policy and procedures to ensure data is collected, maintained, retrieved and stored according to defined standards and best practices.	<p>Data classification policy completed and currently under review.</p> <p>Implemented Microsoft Enterprise Mobility and Security E5 (EMS) suite of tools providing enhanced control and protection over TICO's data management, identity protection, mobility management and advanced threat analytics.</p>
Enhance resources and competencies of workforce.	Conduct a skills competency assessment to ensure alignment of resources for the effective administration and enforcement of the consumer protection legislation.	Review and implementation of TICO's future workforce strategy underway to address gaps and ensure efficient and effective delivery of TICO services and the administration and enforcement of the Act and Regulation.
Update and modernize crisis management protocols.	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's crisis management and communication protocols continues to evolve.
Continue to monitor and focus on high risk operators.	Decrease the number of high risk operators through enhanced business tools and process.	Enhanced the financial inspections process and monitoring to better assess risk registrants.
Modernize resources and tools to identify unregistered sellers of travel.	Introduce tools and resources to identify unregistered sellers of travel.	Continue to assess new technologies, tools and training to enhance TICO's enforcement activities to identify unregistered sellers of travel.

## NEW BALANCED SCORECARD

TICO's 2018 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	MEASURE	FISCAL YEAR 2018/19 TARGET	ACTIVITIES/ACCOMPLISHMENTS
<b>AWARENESS AND EDUCATION</b>			
Improve Consumer Awareness and Education.	Establish new metrics to accurately gauge Ontarians awareness of the existence of TICO and the consumer protection available when purchasing travel services from Ontario registered travel agencies and websites.	Achieve a baseline metric of consumer awareness that the travel industry in the province is regulated and TICO is Ontario's Travel Regulator.	TICO conducted an online survey to determine a baseline measure for unaided consumer awareness. The pre-campaign survey indicated that 14% of Ontarians could name TICO as the provincial travel regulator. Following the campaign, an improvement of 23% to 17% was achieved.  Of those consumers surveyed following the campaign with an omnibus survey, 64% of consumers indicated that they were aware of the consumer protection available when booking with an Ontario registered travel agency or website.
		Achieve a baseline metric of awareness of the consumer protection available when purchasing travel services from an Ontario registered travel agency or website.	
Enhance Consumer Protection in Ontario.	Overall pass rate of financial statement bench reviews based on established financial criteria per the Regulation.	Achieve a minimum pass rate of 95%.	As at the fiscal year end, financial statements reviewed had a 95% compliance pass rate based on established financial criteria per the Regulation.
	Percentage of compliance achieved for the number of identified unregistered sellers of travel operating in contravention of the <i>Travel Industry Act, 2002</i> .	Achieve a minimum of 80% of compliance of all unregistered sellers of travel identified in 2018/2019.	As at the fiscal year end 93% compliance was achieved for the number of identified unregistered sellers of travel operating in contravention of the Act.

## NEW BALANCED SCORECARD

OBJECTIVE	MEASURE	FISCAL YEAR 2018/19 TARGET	ACTIVITIES/ACCOMPLISHMENTS
<b>ORGANIZATIONAL EFFECTIVENESS</b>			
Enhance TICO Value Proposition to Registrants	Determine drivers of value after consideration and analysis of diverse registrant business models.	Complete roundtable engagement sessions with representative groups of registrants and arrive at an overall value driver set.	Reassessed TICO Registrant Engagement strategy and tactics with the assistance of TICO's marketing partner. Initiatives to commence in 2019/2020.
Enhanced Employee Engagement	Pulse survey on key drivers identified for improvement in the 2017/2018 Employee Engagement Survey	Demonstrate improvement on identified key drivers by achieving a higher score on pulse survey.	Pulse survey completed on key drivers with an overall increase to each attribute of at least 5%
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.	63% of annual budget incurred for professional development. Leverage of online tools allowed organization to achieve overall plan.
<b>FINANCIAL PERFORMANCE</b>			
Deliver Budget	FY 2018/2019 Net Surplus before claims.	Achieve equal to or greater than budgeted Net Surplus after adjusting for the exclusion of the Provision for Gross Claims against the Compensation Fund.	FY2018/2019 Net Surplus before claims of \$2,255,805 is greater than budget by \$907,006 (67%). Both revenues and expenses have surpassed the budget expectations.
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 7% based on a rolling 5-year average.	Compensation Fund Claims Ratio – Actual 3%.
Drive Operational Efficiencies	Efficiency Ratio Percentage.	Achieve an Operating Efficiency Ratio, defined as operating expenses relative to operating revenues, of less than 100%.	Efficiency Ratio Percentage – Actual 78% - strength in semi-annual assessments and decrease in certain expenses due to timing contributed positively to overall efficiency ratio. All other revenue and expense numbers achieved close to budget.