

Business Accomplishments 2025/2026

Consumer Protection

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

INITIATIVE(S)	TARGET(S)	ACTIVITIES AND ACCOMPLISHMENTS
Continue to seek enhancements to TICO's disclosures regarding its registrants to stakeholders, thereby promoting a more informed travel marketplace and strengthening public confidence in purchases made through TICO-registered travel professionals.	Further enhancements to registrant disclosures to ensure seamless access to registrant information through TICO's agency search feature on its website.	Registrant disclosure was enhanced to provide consumers with more helpful information. Search engine categorization was improved to clearly display "Voluntary Termination," and the consumer search feature was updated to prioritize "Active" registrant status at the top of results ahead of other relevant statuses. TICO is currently undertaking a comprehensive review of the website's full range of functionalities. This initiative also includes a thorough evaluation of all related processes to ensure that the website meets the highest standards of efficiency, accessibility, and user experience. The objective is to identify areas for improvement and to implement enhancements that will better serve stakeholders and the public.
Mitigate consumer risk by strengthening the monitoring of registrants through enhancements to TICO's existing comprehensive risk rating system.	Assign a risk rating to every registrant by implementing a comprehensive end-to-end risk rating system and process that extends beyond the limitations of physical site inspections. Leverage the enhanced risk assessment process to prioritize the assignment of risk ratings and determine inspection frequency for all active registrants, based on established criteria and guidelines, including the frequency of inspections.	All active registrants have been assigned a risk score. Enhanced risk reporting capabilities have been developed and policy and procedures updated accordingly. All risk scores have been entered into the organization's database, and the inspection frequency has been determined in the updated inspection policy.

Awareness and Education

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

INITIATIVE(S)	TARGET(S)	ACTIVITIES AND ACCOMPLISHMENTS
Support an informed marketplace by maintaining consumer awareness of TICO's role and the consumer protections available in Ontario.	Maintain overall awareness and understanding of TICO and the consumer protection available by further leveraging a digital media strategy. Conduct a consumer survey to measure overall consumer awareness and knowledge of TICO. Consider TICO's consumer audiences and the most impactful ways to reach them, including social media, media relations, advertising and digital collaborations. Engage registrants to promote consumer protection. Consider creative, helpful and shareable information registrants can provide to consumers to help build confidence with travel purchases.	TICO executed an in-house digital consumer awareness campaign, augmented with agency support for social media content creation and advertising. Through digital channels, TICO's message was seen 2.3 million times. The year was marked by travel disruptions, including airline labour issues, escalating geo-political tensions and affordability concerns, which allowed TICO to share travel consumer protection information through the top-tier media outlets 55 times. There was a renewed focus on in-person engagement, with a new consumer booth at the Outdoor Adventure Show and speaking opportunities and trade booths at industry events. TICO's consumer values survey found that 46% of Ontario respondents were aware of TICO, representing a six-point decline over the prior year. The decline may be attributed to shifting travel patterns, overall decreased consumer confidence and changes in how consumers search for information. TICO communicated with Ontario travel consumers through targeted digital outreach, while also promoting the Registrant Toolkit across the industry to encourage and assist travel advisors in sharing key consumer protection information with their clients. TICO promoted the use of Registrant Toolkit collateral to the industry to share the consumer protection message with clients. This year, the Toolkit was accessed nearly 5,400 times, a 12% increase over the prior year.
Enhance professionalism of Ontario's travel industry with a modern online interactive e-learning course and testing, including new study tools and continuing education opportunities.	Finalize the development of a new interactive e-learning course of the education standards curriculum, incorporating adult e-learning principles and study tools. Launch a new modernized online interactive e-learning course featuring new study tools and continuing education opportunities for TICO's Education Standards Program.	A new, interactive e-learning TICO Certification Program launched with overall very positive feedback, and opportunities for some minor enhancements. A post launch enhanced survey is conducted following each exam attempt, with the overall positive feedback reported in TICO's balanced scorecard. Suggested enhancements will be considered.
Promote education by providing industry professionals opportunities to participate in educational and familiarization programs.	Engage registrants through online initiatives, tools and other interactive opportunities to refresh and familiarize themselves with the regulatory requirements for operating and selling travel services in Ontario.	During the fiscal year, TICO held 46 live webinars on various compliance topics, including new registrant orientation sessions aimed at providing informative compliance-related learning opportunities. A calendar of scheduled live sessions, available throughout the year, continues to be made available to registrants ahead of time.
Foster collaboration and engagement with stakeholders to promote initiatives that enhance consumer confidence in their travel purchases.	Proactively create opportunities to foster meaningful engagement with consumers and registrants, addressing key issues and strengthening consumer confidence in their travel purchases.	TICO launched a refreshed booth for in-person events, which included new backdrops, giveaways and printed materials, all aimed at providing information in an interesting way. The new booth debuted at the Outdoor Adventure Show and allowed the team to have meaningful conversations with 1,400 show visitors. TICO also had a presence at the industry Travel Marketplace conference, ACTA conference and OMCA Marketplace.

Organizational Responsiveness

Objective: TICO is committed to its consumer protection mandate through digital innovation, creativity and lifelong learning within an environment that is safe and secure and is resolved to enhance diversity, equity, and inclusion throughout.

INITIATIVE(S)	TARGET(S)	ACTIVITIES AND ACCOMPLISHMENTS
Conduct a review of data collection across all core regulatory functions to identify areas where additional data could enhance TICO's regulatory effectiveness.	Review and analyze registrant data currently collected and archived across all regulatory functions to identify opportunities for enhancing core service delivery.	The registrant data review identified opportunities to enhance the consumer complaint form, which has since been updated; it also highlighted the need to capture registrant social media information, and the required database enhancements have been completed. All review findings have now been finalized.
Subject to the Ministry's prioritization of Recommendation 16 regarding the government's consideration of a review of the Act and TICO, provide support to the Ministry in its deliberation of this recommendation.	Subject to the government's consideration and decision-making on certain proposals, as well as any future public consultations, continue providing stakeholders and the Ministry with regular progress reports. These reports will also be posted on TICO's website, with the goal of implementing the OAGO's recommendations within agreed timelines.	TICO published two quarterly public action plan updates throughout the year, detailing progress and planned implementation dates for each recommendation. In December 2025, the OAGO published their two-year follow-up report, confirming that TICO had completed 74% of the action items directed solely at the organization, with a further initiative near completion raising the total completion rate to 78% (now at 91%). TICO maintains ongoing collaboration with the Ministry regarding OAGO recommendations addressed to both TICO and the Ministry (including recommendation 16).
Enhance the overall value proposition to stakeholders through the continuous improvement of core service delivery.	Review, analyze and implement process improvements for core service deliverables, including the establishment of measurable service delivery targets.	A baseline has been established for all business processes. Evaluated technology enablement opportunities, such as system configuration modifications, automation solutions, or tool enhancements, to facilitate optimized workflows. Business process prioritization identifying quick wins and longer-term optimization opportunities is underway.
Build a more resilient, engaged workforce, which thrives in evolving work environments and drives productivity.	Enhance workforce performance and efficiency by fostering a culture of lifelong learning, underpinned by comprehensive professional development and performance management programs.	Professional development and career planning are being addressed through individual performance review goals. The organization-wide professional development plan from the previous fiscal year continues.

Balanced Scorecard

TICO's 2025/26 Business Plan included the following balanced scorecard. TICO deployed this balanced scorecard throughout its fiscal year to monitor and measure 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.

CONSUMER PROTECTION

OBJECTIVE	MEASURE	FISCAL YEAR 2025/2026 TARGET	ACTIVITIES AND ACCOMPLISHMENTS
Mitigate Risk and Enhance Consumer Protection	Overall pass rate of financial filing bench reviews based on established financial criteria per the Regulation.	Achieve a financial filing bench review pass rate of a minimum of 90%.	Achieved a 91% pass rate for the bench reviews completed.
	Complete financial bench reviews on a timely basis.	Completion of bench reviews within an average of 30 days of receipt.	The average turnaround time to complete bench reviews was seven days from the date of receipt.
	Achieve consumer protection by bringing into compliance high risk registrants and identified unregistered sellers of travel operating in contravention of the Act and Regulation.	Achieve a compliance rate of 90% of all unregistered sellers of travel identified and processed during the year. The remainder of unregistered sellers to be referred to investigations/prosecutions to ensure that consumer protection is upheld.	Achieved a 95% compliance rate working with unregistered sellers of travel. The remaining 5% were referred to investigations/prosecutions to ensure that consumer protection is upheld.
	Mitigate further risk by investigating/prosecuting unregistered sellers of travel who failed to comply with TICO's request for compliance.	Achieve compliance with 90% of high-risk registrants identified. Of the remaining 10% of high-risk registrants, 90% are addressed through the Licence Appeal Tribunal process and/or settlement. Of the remaining unregistered sellers who failed to comply, address 90% through charges and prosecutions.	Reporting capability to measure and report this metric is under development. Reporting capability to measure and report this metric is under development. In 50% of cases, the remaining unregistered travel sellers who failed to comply, were addressed through investigations and prosecutions.
Enhance Engagement with Consumers	Actively interact with consumers and maintain social media engagement rate (defined as likes, comments, and shares).	Seek opportunities to enhance consumer engagement on social media by maintaining an engagement rate of 7% on Facebook.	TICO achieved an engagement rate of 8.2% on Facebook on organic posts and 19% on advertising, both well above industry benchmarks. Content that was timely and relevant to what was happening in the broader travel environment, along with story telling, performed especially well.
	Provide timely information to consumers who are searching for consumer protection travel information online to maximize use of Google Ad Grants.	Routinely update keywords and messaging to drive consumers to the TICO website. Aim for a click-through rate of 17.5% or greater.	TICO achieved a click-through rate of 17%. As consumers increasingly rely on Artificial Intelligence search summaries, TICO is seeing a decline in its Google Ads click-throughs. TICO continues to optimize keywords to ensure it's maximizing use of the grant money.

OBJECTIVE	MEASURE	FISCAL YEAR 2025/2026 TARGET	ACTIVITIES AND ACCOMPLISHMENTS
Improve Service Delivery	Improve service delivery of TICO's core mandate including the areas of registration, compliance, and complaints.	90% of registration applications processed within 30 days from receipt of all required documentation. 90% of registration termination compliance reviews completed within 30 days of the closing date. 95% of complaints processed within 30 days from receipt of all required information and supporting documentation. 95% of claims processed within 30 days from receipt of all required information and supporting documentation. Security deposits returned to registrants within 30 days of second registration anniversary where there are no further Registrar concerns.	TICO processed 129 new registration applications, with 85% being processed within 30 days of receipt of all the required documentation. TICO achieved a 94% process rate for the last quarter of the fiscal year. 93% of terminated registration reviews were completed within 30 days of the closing date. A total of 136 consumer complaints were processed. Of those, 96% were processed within an average of 30 days of receipt of all the required documentation. 95% of claims were processed within 30 days of receipt of all the required documentation. Security deposits were returned to registrants within an average of 47 days of receipt of all the required documentation.

EDUCATION AND AWARENESS

OBJECTIVE	MEASURE	FISCAL YEAR 2025/2026 TARGET	ACTIVITIES AND ACCOMPLISHMENTS
Support an Informed Travel Marketplace	Measure Ontarians' awareness of the existence of a regulated marketplace and TICO as a regulator when purchasing travel services from Ontario registered travel agencies and websites.	Maintain awareness of TICO at 5-in-10 consumers, based on current economic projections, consumer confidence, and continued travel recovery expectations. Maintain awareness of regulated marketplace at 6-in-10 consumers by continuing to provide timely and credible information to Ontario travellers.	Approximately 5-in-10 consumers were aware of TICO, as measured in the November 2025 consumer values survey, while recognizing that consumers' travel patterns and sentiments are changing, as are their approaches to searching for travel information. Approximately 6-in-10 consumers were aware of travel being a regulated marketplace, as measured in the November 2025 consumer values survey.
Measure Consumers' Value of TICO	Measure consumers' value of TICO's services and the consumer protection available in the province.	Maintain that 7-in-10 consumers value TICO and its services.	Just over 7-in-10 consumers indicated they feel that TICO is valuable to them as a travel consumer, as measured in the November 2025 consumer values survey.
Enhance TICO's Education Standards Program	Update and provide new study tools to assist individuals to meet the legislated Educational Standard to sell travel services in Ontario.	Maintain satisfaction rate of 75% for TICO's Education Standards Program and educational resources.	Since launch, the overall satisfaction rate for TICO's new and enhanced Certification Program is 76%.
Enhance Education Opportunities for Registrants	Develop educational webinars and online continuing education resources to engage and revitalize the knowledge of registrants and their travel counsellors.	Maintain a minimum 91% satisfaction rate for TICO's educational initiatives with registrants.	The overall satisfaction rate for TICO's educational initiatives is 93%.

ORGANIZATIONAL RESPONSIVENESS

OBJECTIVE	MEASURE	FISCAL YEAR 2025/2026 TARGET	ACTIVITIES AND ACCOMPLISHMENTS
Enhance TICO Value Proposition to Registrants	Measure registrants' perceived value of TICO and its services.	Maintain that 6-in-10 registrants value TICO.	Just over 5-in-10 registrants indicated they see good or significant value in TICO, a decrease from the prior year. Written feedback focused on a desire to modernize regulations, reduce burden and reduce fees.
Enhance Registrants' Overall Satisfaction with TICO.	Measure registrants' overall satisfaction with TICO.	Maintain that 6-in-10 registrants are overall satisfied with TICO.	Approximately 6-in-10 registrants indicated they are satisfied or very satisfied with TICO.
Enhance Employee Engagement	Conduct an employee engagement survey including review of outcomes and address opportunities via the involvement of all staff.	Ensure strong employee engagement by achieving an 8-in-10 engagement score.	TICO conducted an employee engagement pulse survey, which resulted in an 8-in-10 engagement score.

FINANCIAL PERFORMANCE

OBJECTIVE	MEASURE	FISCAL YEAR 2025/2026 TARGET	ACTIVITIES AND ACCOMPLISHMENTS
Deliver Budget Operating Expenses	Operating expenses, excluding extraordinary items.	Achieve operating expenses within a range of +/- 5% of annual budget.	Operating expenses achieved a 6% favourable variance to the annual budget. On a consolidated bases the operating expense variance was 5%.
Deliver Budget	Achieve equal to or greater than budgeted Net Excess Revenues over Expenses for TICO operations.	Achieve Net Excess Revenues over Expenses within a range of +/- 5% of annual budget.	Net excess revenues over expenses for TICO operations achieved a 42% favourable variance to the annual budget. This variance was primarily attributable to salary and benefit savings resulting from staff turnover and challenges in the hiring environment.