



# 2022 Annual Report



**09**  
**Corporate  
Overview**

**10**  
**Strategic Goals**



**19**  
**Executive Update**



**42**  
**Financials**



## Message from the President and Chair of the Board

Dear Minister,

On behalf of the board, I am pleased to present OMVIC's 2022 Annual Report. The board is committed to good governance, financial oversight, and risk management as we work toward developing innovative solutions to deliver on our strategic priorities. A crucial component of our responsibility is accountability to consumers, as well as to the Ministry of Public and Business Service Delivery.

Last year marked OMVIC's 25th anniversary — a quarter century of positively impacting thousands of consumers, dealers, and salespeople in meaningful ways. OMVIC continued to progress toward its four strategic goals: consumer protection, registrant professionalism, stakeholder engagement, and organizational efficiency.

At the 2022 Annual Meeting, the organization welcomed new board members, including Jason Mayhew and David McQuilkin. We also said goodbye to Kevin Bavelaar and Tony Del Gobbo. Mr. Bavelaar served on the board for 20 years, and his tenure included three terms as president and chair of the board. I want to thank Mr. Bavelaar and Mr. Del Gobbo for the service, value, and the expertise they brought to the board during their tenure.

Yet again, the landmark initiative from this past year was a review that began in 2021 when the Office of the Auditor General of Ontario (OAGO) completed its Value-for-money Audit of OMVIC. We are grateful for the opportunity to work collaboratively with the OAGO team as they developed recommendations to enhance the work that OMVIC is already doing to strengthen consumer protection. Our action plan for implementing the OAGO recommendations is on track, and we are on target to meet our goals.



In August 2022, John Carmichael retired from the position of CEO and Registrar after five years of exceptional leadership. I thank John for his dedicated service to the people of Ontario. Furthermore, I would like to acknowledge our newly appointed CEO and Registrar, Maureen Harquail, for her outstanding leadership throughout this exciting and challenging year. Her previous years of commitment and service to OMVIC will set us up for success as we strive to achieve our vision of a fair vehicle sales marketplace through innovation, enforcement, and service excellence. OMVIC's transformation is far from complete. However, I am confident we have the leadership and corporate spirit to ensure our ongoing success. I look forward to what the future holds.

Yours sincerely,

**Virginia West**  
President and Chair of the Board

## Message from the CEO and Registrar

Dear Minister,

OMVIC's journey towards becoming a modern, responsive regulator for the Ontario motor vehicle industry continued into 2022. It was a year in which we adopted new leadership, new programs and initiatives, and a renewed sense of urgency in innovating solutions and delivering on our operational priorities. As Ontario emerged from the pandemic and its many challenges, 2022 — fittingly, our 25<sup>th</sup> anniversary — was a year in which OMVIC put change into action, and set the course for its continuing transformation in 2023 and into the future.

This transformation began with a review in 2021 by the Office of the Auditor General of Ontario (OAGO), which identified more than 70 action items to improve OMVIC's administration of the Motor Vehicle Dealers Act (MVDA) and relevant sections of the Consumer Protection Act (CPA). After the first full year of implementation of the OAGO recommendations, I am pleased to report that OMVIC is on track and on target in fulfilling our action plan.

Among the milestones in 2022, the OMVIC team provided recommendations to the Ministry of Public and Business Service Delivery regarding potential legislative changes to make OMVIC's operations more effective and efficient — a true team effort that involved every department in the organization. To help us achieve our ambitious goals, and with the support of the board of directors, we added staff while enhancing employee support programs to help them do their jobs better. Meanwhile, all departments worked to prepare for the launch in 2023 of our new CRM system, a customer relationship management system that will fundamentally improve the



way OMVIC supports and interacts with industry participants and consumers.

On a personal note, this year of transformation also included my appointment as Chief Executive Officer and Registrar. I would like to acknowledge the contributions of my predecessor, John Carmichael, who through his dedication and wisdom laid a firm foundation upon which the organization can build its future. As well, none of what we have accomplished so far — and will accomplish in the future — would be possible without the commitment of OMVIC's staff and board of directors, who have supported the organization's transformation even while they worked every day to fulfill its mission: ensuring a fair market for consumers and the industry through innovation, enforcement, and excellence in service.

In 2023, the automotive industry is facing unprecedented challenges. Business models are evolving; new technologies are transforming the marketplace; consumer expectations are shifting with demographics and economic forces. Ontarians need a regulator that not only accepts but embraces the challenge of change. While there is more work to be done in OMVIC's transformation, it is now on a clear path towards becoming the regulator we want it to be — the regulator Ontarians deserve.

Yours sincerely,

**Maureen A. Harquail, B.A., LL.B., M.P.A., ICD.D.**  
Chief Executive Officer and Registrar





**With more than 8,000 motor vehicle dealers and close to 30,000 salespeople in Ontario, OMVIC has a strong mandate, mission and values to ensure consumers are protected, and registrant professionalism is enhanced.**

## About the Ontario Motor Vehicle Industry Council (OMVIC)

OMVIC administers and enforces the *Motor Vehicle Dealers Act, 2002* (MVDA) — a public protection statute on behalf of the Ministry of Public and Business Service Delivery (MPBSD), formerly the Ministry of Government and Consumer Services. OMVIC is a not-for-profit corporation governed by a 12-member board of directors.

As a regulator, OMVIC exists to protect consumers and enhance registrant professionalism. Consumers

should know they are protected and that registrants — dealers and salespeople — will operate with honesty, integrity and fairness.

Conducting business as a motor vehicle dealer or salesperson requires an OMVIC registration. With more than 8,000 motor vehicle dealers and close to 30,000 salespeople in Ontario, OMVIC has a strong mandate, mission and values to ensure consumers are protected, and registrant professionalism is enhanced.

## Corporate Overview



### Mandate

Maintain a fair, safe, and informed marketplace for motor vehicle sales in Ontario.



### Mission

We will take pride in the results of our commitment to a fair marketplace, achieved through innovation, enforcement, and excellence in service.



### Values

To achieve its vision, OMVIC strives to be a diligent and modern regulator. Its work is guided and informed by beliefs and commitments including:

- » Protecting consumers and acting in the public interest
- » Acting respectfully and with integrity
- » Taking fair, measured, and appropriate action
- » Monitoring industry trends, developments, and issues
- » Meaningfully engaging with consumers, registrants, and stakeholders
- » Ensuring value at every consumer, registrant, and stakeholder point of contact
- » Seeking the highest standards and performing best in class
- » Identifying major sources of risk to consumers and executing compliance strategies to address them
- » Keeping abreast of consumer needs and expectations, and factors that impact vehicle sales
- » Exploring and using technologies to increase, improve and/or expedite services and registrant engagement
- » Continuing to adopt the practices of a modern regulator with the intention of applying best practices, including:
  - Dedication to the principles of consumer protection, transparency, and operational independence
  - Employing risk-based compliance/enforcement activities
  - Enhancing registrant professionalism
  - Improving digital processes and automation
  - Engaging stakeholders
  - Employing data analytics and effective performance measures
  - Fostering a culture of innovation
- » Communicating clearly to inform and educate
- » Maintaining a work environment that fosters learning and adapting, job satisfaction, enjoyment, and pride in accomplishment

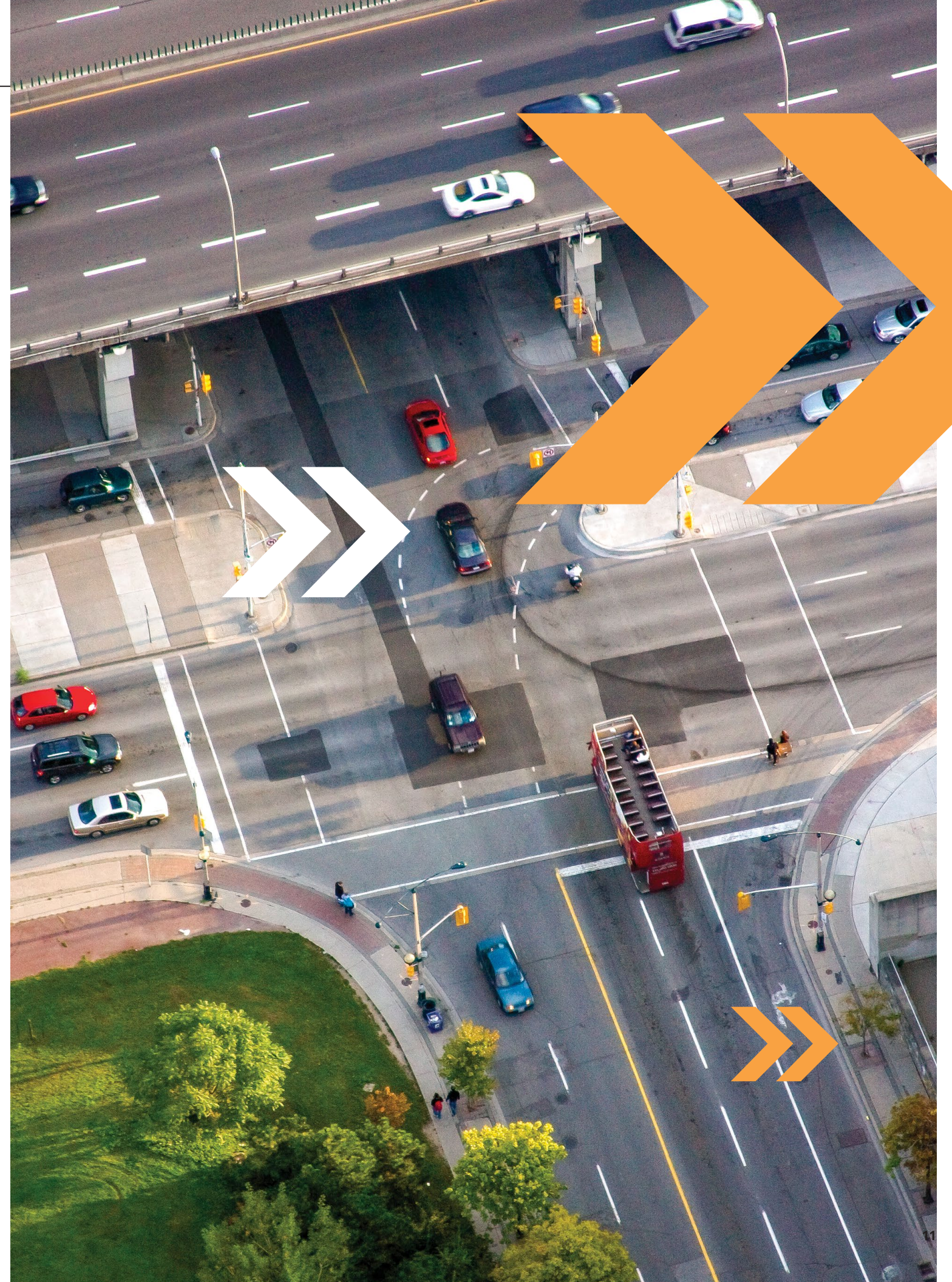
## Strategic Goals

As the regulator of motor vehicle dealers and salespeople, OMVIC exists broadly to protect the public interest and to protect consumers. Consumers must have confidence that the motor vehicle purchasing process is regulated, fair and safe, and that there are rights in place to protect them if they encounter problems. To accomplish this, OMVIC has set out four strategic objectives for the organization that guide priority setting, resource allocation, capabilities, and budgeting requirements:

- 1**  **Increase consumer protection and awareness**
- 2**  **Increase registrant professionalism and accountability**
- 3**  **Be a trusted and respected partner by engaging stakeholders**
- 4**  **Increase organizational efficiency and effectiveness**

These strategic goals will be achieved through operational activities. OMVIC's progress towards meeting these goals is monitored with key performance indicators (KPIs) that are tracked in a balanced scorecard (Appendix B). Management, the board and MPBSD review the scorecard each quarter.

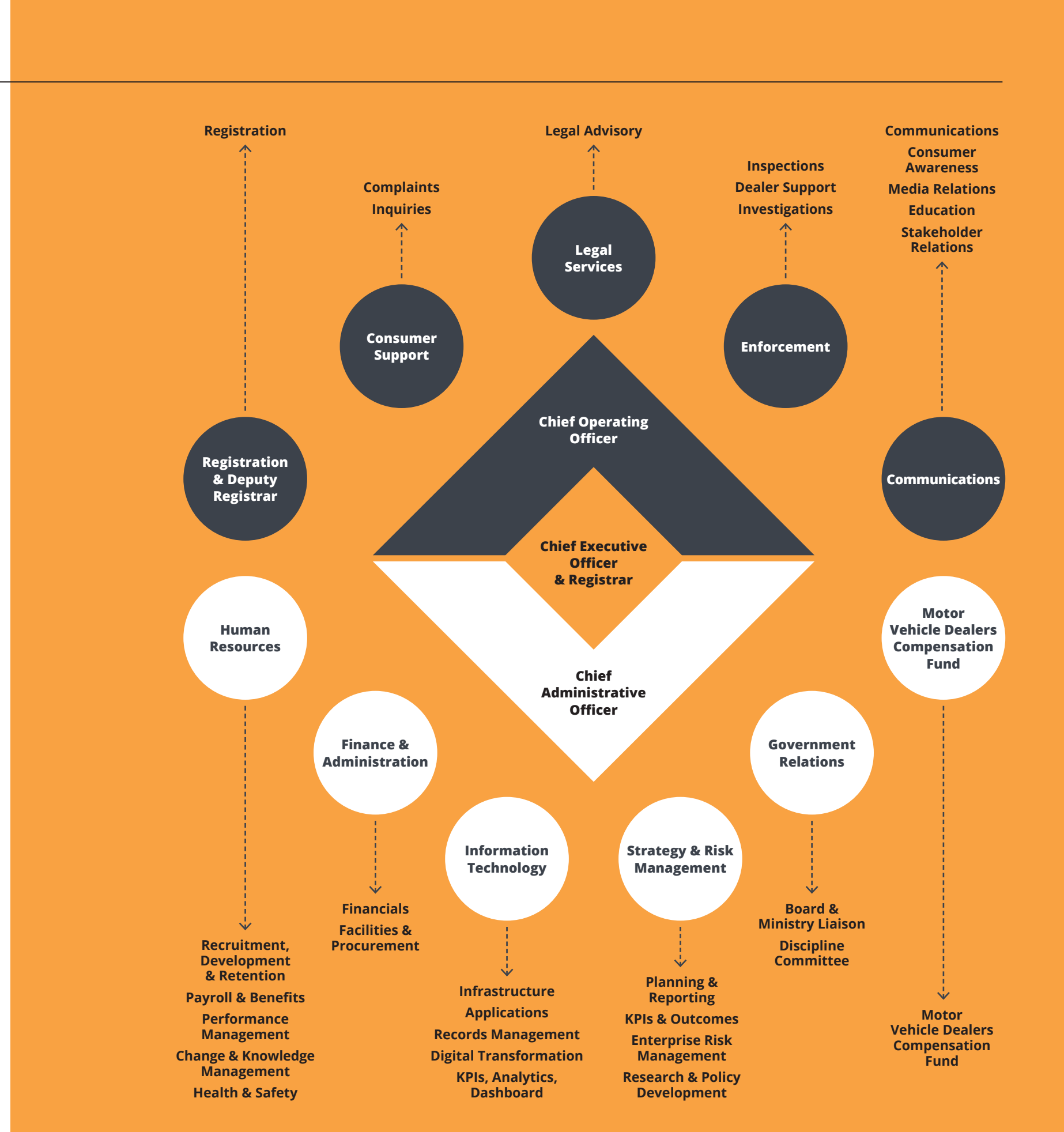
**In 2023, OMVIC will continually review and evaluate KPIs to ensure progress is being made towards achieving strategic goals and to inform data-driven decision-making.**



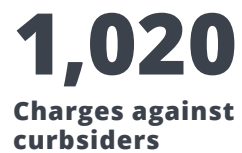
# Corporate Overview

**OMVIC's board of directors** provides strategic direction, financial control, and governance oversight. The board is comprised of nine dealers from large and small businesses in new and used motor vehicle markets. They are elected by dealers across Ontario. There are also three public representatives who are appointed by the Minister of Public and Business Service Delivery. Directors' biographies and a list of board committees are provided in Appendix A.

The CEO and Registrar leads OMVIC's overall management and administration, and reports to the board of directors. OMVIC's day-to-day functions are divided into operations and administration teams.

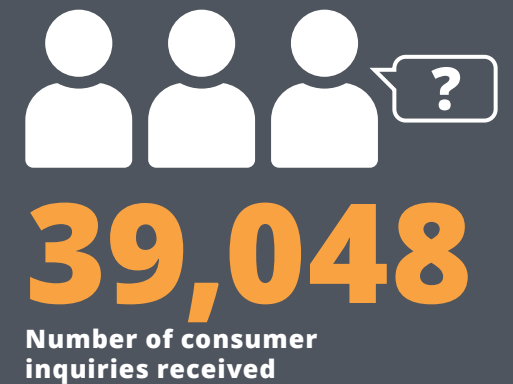


## OMVIC by the Numbers



**\$2,063,904**

Conciliation returned to consumers





## Review of Regulations

In 2022, OMVIC submitted proposals and reports to the ministry in relation to legislative and regulatory changes. Most of our recommendations were submitted in response to the Auditor General's (AG) recommendations issued in December 2021.

In keeping with our mandate of protecting consumers and enhancing industry professionalism, some of our recommendations supported legislative or regulatory changes while others advised against these changes and provided alternative solutions.

Our proposals were associated with ensuring dealers provide purchasers with information packages at the time of the vehicle purchase (as per AG recommendation 15.2); requiring dealers to disclose all financing offers (as per AG recommendation 17.3); compelling dealers to provide restitution to consumers (as per AG recommendation 10.2); expanding the eligibility criteria of the Motor Vehicle Dealer Compensation Fund and allowing trustees' decisions in making eligibility determinations (as per AG recommendation 13.2); allowing OMVIC to transfer funds from its general surplus to the Compensation Fund (as per AG recommendation 20.1); and allowing customers of curbsiders to make a claim to the Motor Vehicle Dealer Compensation Fund (as per AG recommendation 14).

We have also submitted a proposal outside the scope of the AG report related to tied selling. We have and will continue to provide any required assistance to the ministry with respect to our proposals before they advance to the government for consideration. The outcome of our proposals will depend on the Minister's approval and the government's decision about whether to proceed with these amendments.

## By-law and Policy Changes

During the year, OMVIC provided recommendations to the MPBSD on suggested changes to the *Motor Vehicle Dealers Act, 2002*, and its regulations to improve consumer awareness and protection and increase industry professionalism.

During the June 2022 Annual Meeting, by-law amendments were approved by OMVIC members. Specifically, paragraph 51 was amended to include two new sections, 51.1 and 51.2, to permit members' meetings to be held electronically and for members to vote electronically at meetings. Virtual attendance and electronic voting were permissible at the June 2021 Annual Meeting under temporary COVID-19 pandemic legislation, which ended on September 30, 2022. The rationale for both amendments was to allow OMVIC to continue facilitating member access and participation in OMVIC's Annual Meetings through electronic means once the temporary legislation was no longer in effect.

To enhance OMVIC's modern governance framework, in 2022, the board of directors approved two new policies: the Delegation of Authority Policy and the Selection, Appointment and Evaluation of External Auditor Policy. The board also approved amendments to its Code of Conduct and Conflict of Interest policies, which OMVIC submitted to the Ministry of Public and Business Service Delivery for review and approval by the Minister. In addition, with a commitment to building and preserving a safe, productive, and healthy working environment, the board of directors approved amendments to OMVIC's Workplace Anti-violence, Harassment and Sexual Harassment Policy, and approved a new Whistleblower Policy.



## Executive: Operations & Administration Update

**JOANNE BEATON,  
CHIEF ADMINISTRATIVE OFFICER**

Last year was filled with several initiatives aimed at completing recommendations made by the Auditor General. I would like to recognize OMVIC's leadership team, as we could not have progressed through the many action items without them.

I am thrilled and impressed with the finance and administration teams' many milestones this year.

OMVIC released its first-ever DEI (diversity, equity and inclusion) survey during the latter half of 2022. I would like to recognize our human resources and various other departments for the time and effort spent on this initiative behind the scenes. Surveys such as this, and the employee satisfaction survey, offer a great opportunity to measure employee morale and to receive feedback on what's working well and what areas could be improved.

In 2018, we received the findings from a third-party efficiency study review of OMVIC's operations. The efficiency study contained 18 recommendations related to helping OMVIC become a more modern regulator. Improvements were suggested in registrations, inspections, investigations, consumer support, the Compensation Fund, education, finance and performance management, technology and analytics, HR, training, and culture. From 2019 through 2022, nine of the recommendations were fully implemented — a great collaboration by many departments to achieve this! Two of the recommendations address fundamental organizational priorities that will always remain a focus and will be incorporated into our annual Business Plans. The remaining seven recommendations will be implemented following the launch of our new customer relationship management system, CARS, and should be complete by the end of 2023.

Furthermore, the fall of 2022 was dedicated to budget planning and analysis to ensure we have fiscal stability over the next few years.

Also last year, great strides were made by members of the Motor Vehicle Dealers Compensation Fund board of trustees, who were tasked with approving a significant amount of claims in 2022.



**STEVEN BYRD,  
INTERIM CHIEF OPERATING OFFICER**

It is an incredible honour to serve as the interim COO at OMVIC. While I am still relatively new to my role here, I have been a proud employee of OMVIC for five years. When I first joined OMVIC, I could never have imagined that we would reach hundreds of thousands of Ontarians with a focus on consumer protection, upholding registrant professionalism, and delivering on our mandate as a modern regulator. My initial role progression from the director of investigations to director of enforcement, and now to interim COO, has equipped me with the necessary tools to build on this organization's success.

The various departments at OMVIC focused on making progress in key organizational projects related to refreshing investigations and inspections, establishing our dealer support team, introducing new dealer standard operating procedures and guidelines, as well as championing new work models.

At the end of 2022, OMVIC implemented a hybrid working model that provided employees with flexibility and autonomy. This model consisted of eight in-office days per month, which offer employees the opportunity to schedule their designed days around their personal schedules. This has been a successful initiative for the organization and was very well-received by employees across each department. I plan to work towards continuing to find efficiencies and building on our successes through various organizational initiatives.

**DEPARTMENTAL OVERVIEW: Communications**

**2022 Highlight**

**Developed a comprehensive marketing plan to educate stakeholders and raise awareness of OMVIC’s role and consumer car-buying rights, and entered the design-and-build phase of a new OMVIC website — a fundamental step in our digital transformation.**

The communications team fosters two-way communication to build meaningful relationships with stakeholders and enhance awareness of consumers’ rights and protections provided by the MVDA. The team oversees a wide range of activities to support OMVIC’s strategic goals, along with the goals and objectives of individual departments within OMVIC. The team is responsible for internal communications, media relations, consumer awareness, education, and stakeholder relations.

**Relationship-focused communications build awareness of OMVIC as a responsive, professional and relevant regulator.**

In response to OAGO recommendations made in 2021, the team developed and implemented a comprehensive marketing plan to guide our communications and ensure that they better align with identified key consumer issues.

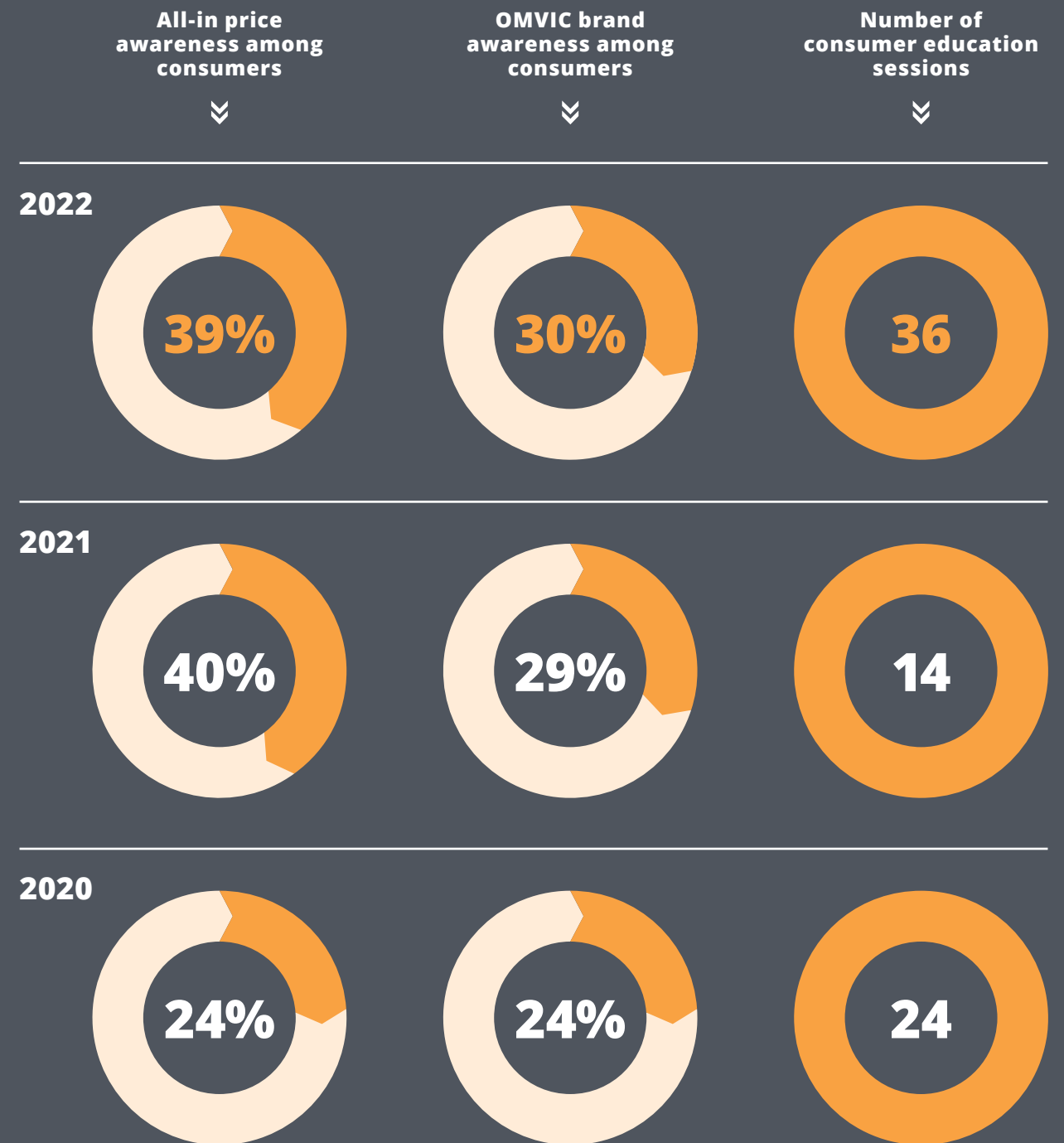
Development of the plan leveraged data from our annual consumer awareness survey, internal departments at OMVIC, robust consultation with key industry and consumer groups, as well as findings from the OAGO report. Going forward, the marketing plan will be reviewed and revised as appropriate on an annual basis.

Informed by the new marketing plan, the team refreshed and continued the highly successful

consumer awareness campaign first launched in 2021. The 2022 campaign, which ran for almost five months from midyear, comprised two elements: a brand initiative to raise awareness of OMVIC and its mission, and a consumer initiative to educate our audiences about all-in-price advertising — a key issue, especially for vulnerable consumers.

For the brand initiative, consistent creative content was used as in 2021, positioning OMVIC as a trusted authority and resource for consumers to help prepare them for the purchase of a motor vehicle. For the consumer rights initiative, the team developed a fresh creative approach that used imagery of animals that camouflage themselves, to convey the potential costs hidden behind all-in price advertising. The consumer awareness campaign was truly multi-channel, running on TV, video on demand, music streaming services, online and social media platforms to engage our key consumer groups.

Following the campaign, the team conducted an awareness survey of approximately 2,000 Ontario consumers to gauge the impact of these marketing efforts. The survey probed respondents on awareness of OMVIC and their car-buying rights. Consumer awareness of all-in price advertising and OMVIC remained steady in 2022, which was likely a result of increased online advertising that heightened competition for consumer attention, and reduced motor vehicle supply, which may have dampened consumer intention to purchase motor vehicles. However, the team will continue to build on this foundation in 2023.



OMVIC is firmly committed to continuing its journey towards becoming a modern regulator, and a key milestone in that journey is redesigning its public-facing website, which is usually the first point of contact with key stakeholders. In 2022, the team took the website project to RFP and began the redesign process. The project ended the year in the design-and-build phase, and the new site is expected to launch in 2023. Once complete, the new website will enable OMVIC to provide consumers and registrants with a positive user experience that is easy to navigate, interactive, searchable and mobile-responsive, and also to enhance its brand awareness and credibility as a relevant, professional regulator for Ontarians.

## Stakeholder Engagement Throughout 2022

As the COVID-19 environment evolved and pandemic restrictions subsided, the communications team was able to engage OMVIC's stakeholders with renewed energy and focus. Throughout the year, the team leveraged partnerships with consumer-focused groups, including the Automobile Protection Association and Car Help Canada, to raise awareness of OMVIC and car-buying rights. Meanwhile, we leveraged relationships with industry associations, in particular the Used Car Dealers Association (UCDA) and the Trillium Automobile Dealers Association (TADA), to explore new approaches to engaging and educating dealers, as well as to employ those organizations' own communications platforms for OMVIC messaging.

One important outcome of that relationship-focused communications was the release in March of *Measur-*

*ing the Impact of COVID-19*, which gauged registrants' and consumers' attitudes towards and confidence in the automotive sector coming out of the global pandemic. Based on a survey conducted in partnership with industry and consumer associations in 2021, the report shed light on how ongoing, widespread inventory challenges adversely impacted the sector by affecting vehicle availability and hindering sales.

In 2022, the team also built on the success of the MPP engagement program by expanding it to include publicly elected municipal and federal officials, providing support to them when advising constituents who have concerns or questions about vehicle purchases. The CEO outreach program, which supports the OMVIC CEO in building relationships with registrants and harvesting industry insights, was also continued.

## Registrant and Consumer Education

Following a comprehensive review of the Certification Course in 2021, the communications team worked with OMVIC's education partner, Georgian College, to update course material. The updated material, which focuses on areas of high non-compliance, is easier to read and understand, and provides more comprehensive information required for registrants to comply with the MVDA. It will be rolled out this year.

Following the 2021 success of an anti-fraud presentation for registrants in Caledon, in 2022 OMVIC expanded its education partnership with the Ontario Provincial Police (OPP) to offer the presentation to all registrants in Ontario.

For consumers, the communications team developed and launched a strategy to support the delivery of

education webinars and seminars. The number of consumer-focused webinars/seminars increased in 2022 as COVID-19 restrictions eased, and inventory and supply chain issues subsided. OMVIC delivered 36 sessions, up 157% from 2021.

Acting on findings of the 2021 OAGO report, the communications team also developed a proposal for MPBSD that recommends the development of a consumer information package that would be distributed by dealers to consumers prior to the signing of a vehicle bill of sale.



**DEPARTMENTAL OVERVIEW: Consumer Support**

**2022 Highlight**

**Consumer support secured a record total amount in consumer restitution, totalling \$2.06 million, which surpassed the previous record of \$1.77 million in 2019.**

The consumer support team responds to consumer inquiries prior to the purchase of a motor vehicle, as well as issues that arise following a purchase. The team offers free advice to assist motor vehicle buyers who may have an issue with a registered dealer or who need advice before purchasing a motor vehicle. Furthermore, consumer support helps OMVIC stay on top of trends, identifying existing industry problems and mitigating the risks they present.

Over 2020 and 2021, the consumer support team refined its complaint intake and negotiation processes; in 2022, the results of these efforts became evident in improved file efficiency and effectiveness. Further enhancing our processes, the team this year received additional staffing resources and developed a framework for files that require further administrative review; staff training for the new framework was completed in December.

OMVIC's robust consumer-focused communications programs enhanced consumer awareness of the support OMVIC offers, leading to more contacts with consumers and, anecdotally, driving them to OMVIC earlier in their purchase journey. Even though motor vehicle sales remained weak in 2022, the number of calls consumer support received once again exceeded expectations. By early December, the department had fielded approximately 27,000 calls — more than the 2021 total — and ended the year having received 29,152 calls.

Meanwhile, OMVIC's commitment to digital transformation is clearly raising consumer awareness and making it easier for consumers to reach out for support. Consumer support received about 7,355 general inquiry emails and more than 2,541 online complaint forms in 2022, far surpassing 2021 totals. That increase in digital contact speaks to the various streams through which consumers can contact OMVIC and the evolving demographics of vehicle purchasers towards younger,

more digital-aware consumers. Going forward, we expect digital contacts with consumers to continue to grow, a trend likely to be accelerated with the launch of OMVIC's new website and its customer relationship management system, CARS, in 2023.

As COVID-19 restrictions eased across the province, the consumer support team retained dealer and consumer satisfaction levels while securing a record dollar amount in restitutions. The team negotiated 746 consumer complaints and helped return \$2.06 million to consumers — the fourth year in a row that consumer support achieved more than \$1.5 million in restitution. The record in 2022 reflects the team's focus on correctly identifying files where restitution was feasible and then dedicating resources towards supporting a conciliation between dealers and consumers.

**2022 was the fourth year in a row consumer support reached over \$1,500,000 in restitution to consumers.**

The team continued to optimize OMVIC's consumer services last year — part of its ongoing commitment to modernize and enhance its support for Ontarians. This work will continue in 2023, as the team migrates its electronic complaint submission form and other consumer tools to the CARS system.

**A measure of success**

To guide decision-making, consumer support consistently tracks, monitors, and measures trends with consumer inquiries as well as the industry. The introduction of the CARS system will further enhance the team's data-gathering and analysis capabilities.

**Managing complaints**

Consumer complaints are referred to the consumer support team. Formal inquiries are complaints that OMVIC receives, where advice is offered, but the file is not escalated to a negotiation. On first contact with OMVIC, complainants are given instructions on how to resolve grievances. The most common complaints received relate to motor vehicle condition, liquidated damages, contract disputes, and misrepresentation (such as a failure to disclose a motor vehicle's accident history). Utilizing the instructions provided by OMVIC, many common complaints are resolved directly between the consumer and the dealer. More complex issues may require direct involvement from OMVIC to achieve reasonable conciliation between the two parties. This is classified as an escalated complaint, which is a complaint that is escalated to a negotiation. OMVIC tracks the time it takes to complete each negotiation

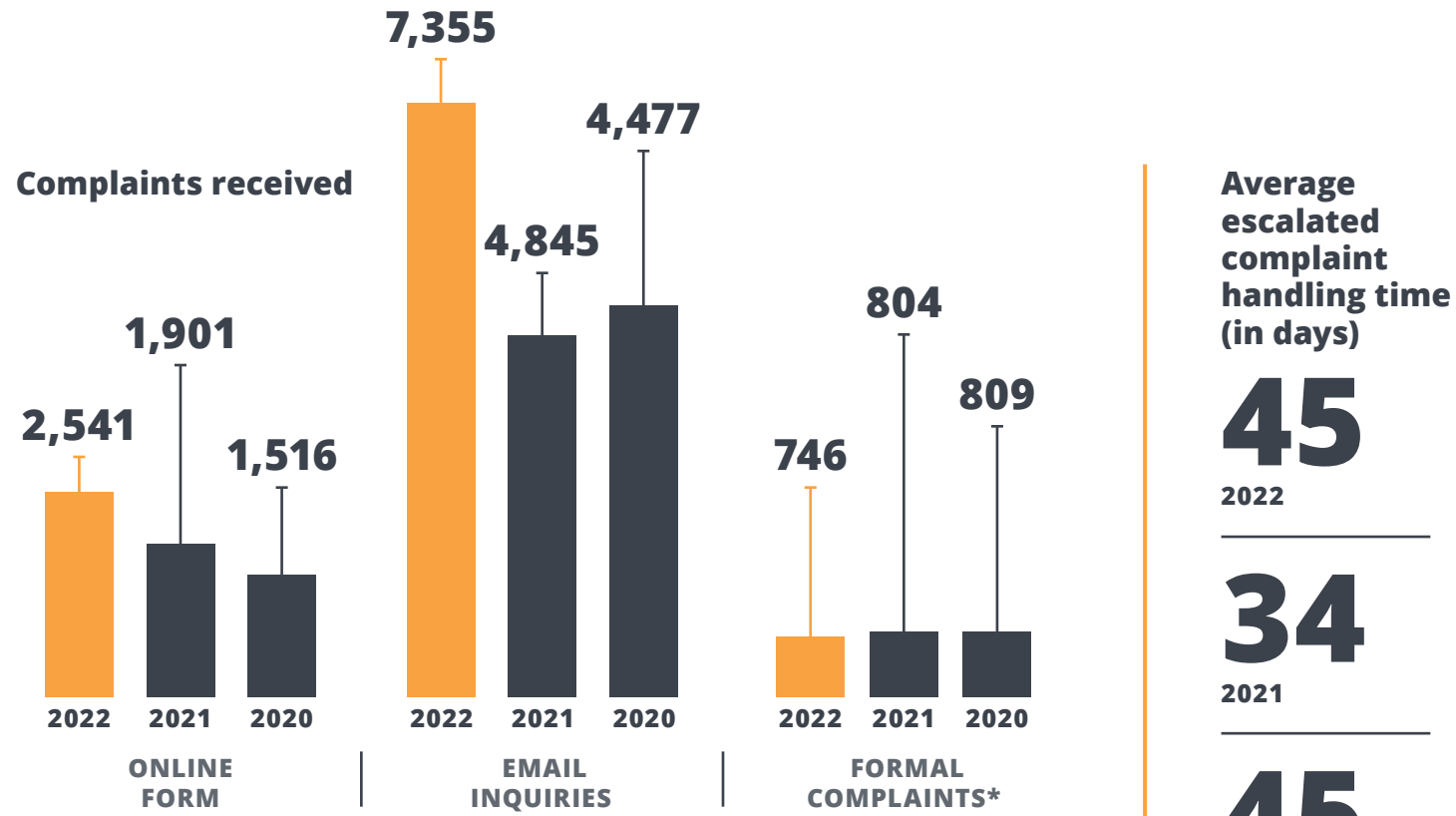
for an escalated file. The time to handle an escalated complaint begins when a complainant provides relevant documentation and a signed OMVIC complaint process acknowledgement form (OCPAF), giving OMVIC permission to contact a dealer on their behalf.

**NOTE: OMVIC cannot compel or order a dealer to cancel a contract, return money or carry out repairs — only courts have this authority.**

If a suitable resolution is not achieved through the complaints process, a consumer may consider civil action. If a consumer believes their complaint was not addressed appropriately, they can contact OMVIC's Appeals Committee of the Board of Directors. The committee is chaired by a board member appointed by the Minister of Public and Business Service Delivery. There were no appeals filed with the committee in 2022.

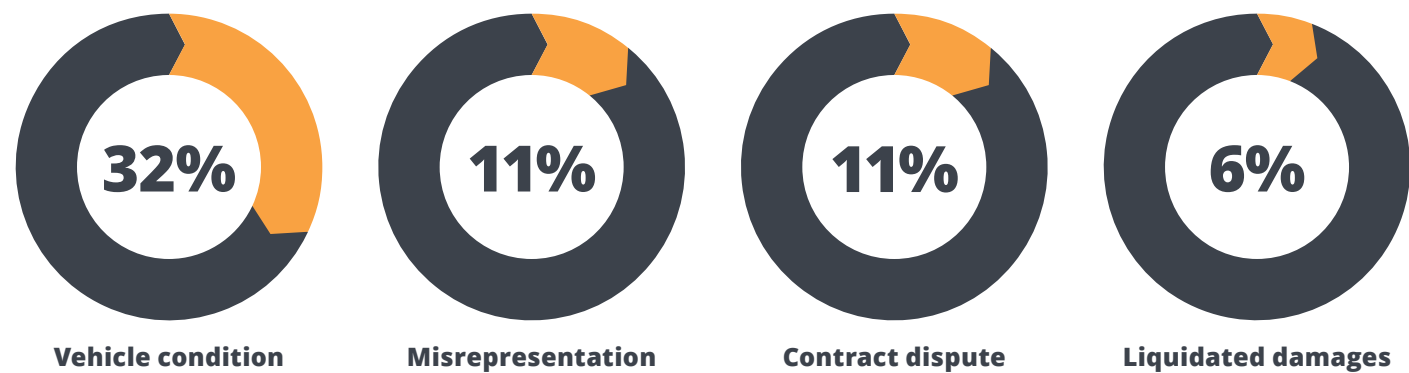


**“OMVIC’s consumer support team helped me through a recent situation. So grateful this organization is there for us! Do call them if a dispute has come up with a car dealer and they will look after you.”**  
*- Consumer feedback, 2022*



\*Formal complaints are complaints filed against dealers escalated to an OMVIC resolution support specialist for review and possible negotiation.

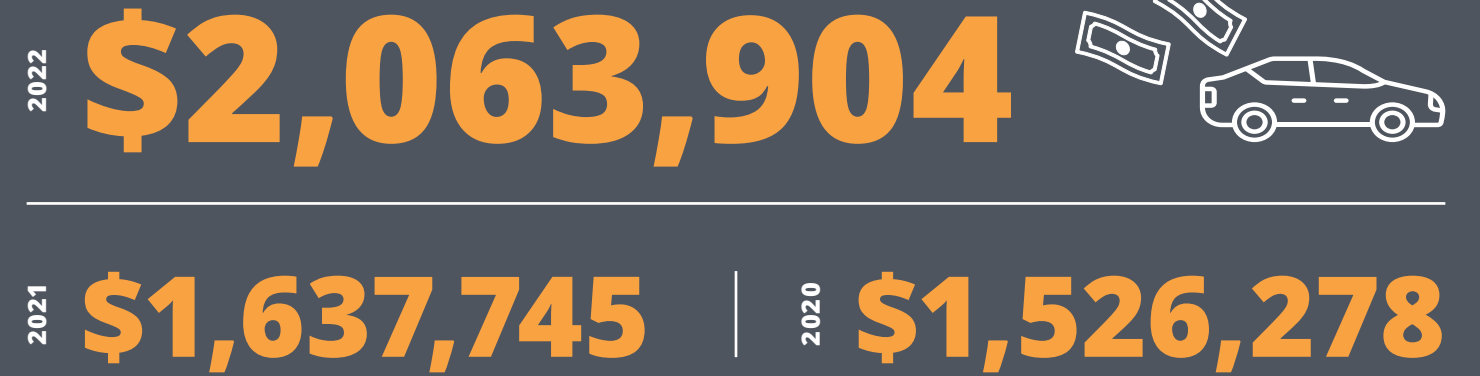
Top categories of complaints



Escalated complaints closed over time



Money returned to consumers over time



These amounts do not capture the value of repairs the consumer support team negotiated.

Consumer satisfaction survey results over time\*\*

	KNOWLEDGE	COURTESY	EFFICIENCY
2022	4.1/5	3.9/5	3.6/5
2021	4.3/5	4.1/5	4.0/5
2020	3.9/5	3.7/5	3.5/5

Dealer satisfaction survey results over time

	KNOWLEDGE	COURTESY	EFFICIENCY
2022	4.4/5	4.3/5	4.3/5
2021	4.6/5	4.8/5	4.7/5
2020	4.6/5	4.6/5	4.5/5

\*\*Data obtained from an anonymous electronic survey from consumers who participated in the complaints process. 746 surveys were sent to consumers in 2022, and 184 responses were received, which represents a 25% response rate.

Translation Services/Services de Traduction

OMVIC responds to all French inquiries and ensures French-language services are easily available for registrants and consumers through our website and phone system. In 2022, OMVIC received 37 requests from consumers for French translation.

To help consumers — particularly new Canadians — navigate the car-buying process or access OMVIC's complaints conciliation service, OMVIC offers free, on-demand translation services in more than 150 languages. Consumers can access translation services through the website or by calling OMVIC. Translators will work with consumers and OMVIC's consumer support team to help resolve issues when possible.

**DEPARTMENTAL OVERVIEW:  
Enforcement**

**2022 Highlight**

**Enforcement has conducted almost 50,000 inspections and 13,000 investigations since 1997.**

The enforcement team is tasked with ensuring registrants comply with the MVDA and its regulations through hands-on activities including inspections, mystery shops and investigations. The team protects consumers from curbsiders and aids law enforcement agencies with resources, awareness and evidence-sharing. The department is comprised of three teams: inspection, investigation and dealer support. These teams work together to ensure compliance is met, consumers are protected, and dealers receive the support they need.

**Checks and balances**

The inspection team is responsible for conducting dealership inspections province-wide, both in the field and remotely, to ensure registrants comply with the MVDA. 2022 was another successful year for inspections, although total inspections reported were below target and lower than 2021. The lower reported data in large part reflects a change in the department's reporting practices, made in response to the findings of the 2021 OAGO report. In previous years, all site visits and inspections were reported, but the enforcement team began reporting only *completed* site visits and inspections in 2022. Last year, 1,146 inspections and 31 site visits were completed. Average turnaround time from inspection date to closing date was 10.84 days, on par with previous years.

The investigation team is responsible for conducting investigations of alleged breaches of the MVDA. Investigators are appointed as Provincial Offence Officers with the ability to lay charges under the MVDA when infractions are uncovered. In 2022, the investigation team laid a total of 2,115 charges — more than double the total in 2021 — including more than 1,000 charges against alleged curbsiders. Thirty-six of these matters were referred to the Discipline Committee and the committee did not receive any appeals.

A significant development in 2022 was the establishment of a full-time, dedicated team for the mystery shopper program, which focuses on all-in pricing, disclosure, regulatory compliance and other high-risk issues. The team conducted 207 mystery shops last year, more than twice as many as in 2021. The mystery shop included 11 regions in Ontario. Of the 207 mystery shops in 2022, 24 were re-shops from 2021. The overall pass rate was 64% (36% failed). The pass rate in 2021 was 72%. Of the 24 dealers that were re-shopped, 30% failed again. We expect mystery shops to continue to grow as the team expands in future.

The dealer support team, launched in 2021, provides compliance-related advice, guidance, and assistance to dealers. This team plays a critical role within enforcement, serving as point-of-contact for dealers with a goal to promote dealer professionalism. In 2022, the team developed and implemented dealer support surveys, developed guidelines for consistent messaging and key information for registrants, and continued to enhance its responsiveness to registrants to ensure compliance and provide direction and clarity. Last year, 14,180 dealer standard inquiries were processed, including more than 3,500 email inquiries. Meanwhile, the team issued registrant guidelines in six areas: electronic records, premises, advertising, online sales, dealer inquiries and non-traditional business models.

The enforcement team continued to enhance guidelines and implement processes to deliver greater clarity and consistency across its operations. In 2022, a comprehensive policy-and-procedures manual was developed and launched for all departments; going forward, it will be reviewed and updated on a regular basis. Enforcement also put in place new, risk-based compliance approaches. The team will continue to develop new guidelines and implement processes that deliver greater clarity and consistency. Enforcement will work closely with the communications and compliance teams on solutions to best circulate this information, from webinars to the OMVIC website and more.

**An intelligence-based leader in enforcement**

Building on the expansion of its intelligence capabilities in 2021, the enforcement department heightened its focus on intelligence gathering, assessment and sharing in 2022. The team works closely with law enforcement agencies throughout Ontario on an almost daily basis, and it has received recognition from the Criminal Intelligence Service of Ontario (CISO) for its support in sharing intelligence on automotive sales and areas of risk. OMVIC was also involved in an investigation with the Ministry of Finance, among other enforcement activities with partners last year.

	Investigations opened	Total charges laid	Charges brought against alleged curbsiders
<b>2022</b>	<b>448</b>	<b>2,115</b>	<b>1020</b> charges against 86 alleged curbsiders
<b>2021</b>	<b>529</b>	<b>1,044</b>	<b>593</b> charges against 88 alleged curbsiders
<b>2020</b>	<b>470</b>	<b>547</b>	<b>353</b> charges against 39 alleged curbsiders

	Mystery shops	Inspections	Proposals to revoke, refuse or suspend registration
<b>2022</b>	<b>207</b>	<b>1,146</b>	<b>29</b>
<b>2021</b>	<b>97</b>	<b>2,382</b>	<b>56</b>
<b>2020</b>	<b>63</b>	<b>2,136</b>	<b>43</b>

CATEGORIES	2021	2022
Inspections conducted	2,382	N/A*
Completed inspections	N/A*	1,146
Completed site visits	N/A*	31
Investigations opened	529	448
Investigations closed	540	565
Charges laid	1,044	2,115
Charges against curbsiders	593 against 88 alleged curbsiders	1,020 against 86 alleged curbsiders
Compliance warning letters issued	53	66

N/A\*: In response to the findings of the 2021 OAGO report, the enforcement team adopted a new reporting practice. Beginning in 2022, the department reports only completed investigations and site visits, rather than total inspections conducted as in previous years.

## Departmental Overview: Finance

### 2022 Highlight

**The finance team continued to streamline and modernize processes to ensure more timely and accurate reporting, while supporting integration with the new CRM system for 2023.**

**“Finance’s commitment to driving more efficient outcomes at lower costs is integral to OMVIC’s transformation into a modern regulator.” – OMVIC board member feedback, 2022**

The finance team manages OMVIC’s fiscal resources by planning, budgeting and reporting results and implementing internal controls. Through the annual budgeting process, finance provides support for the organization’s transformation plan, seeking to drive more efficient outcomes at lower costs while ensuring departments are adequately funded and resourced.

Finance also adds value through data analysis. This analysis ensures that teams have accurate fiscal support to secure OMVIC’s solvency, that senior management is equipped with accurate reporting and resources to set direction, and that the board of directors is sufficiently informed to carry out mandates and decisions effectively.

In 2022, the finance team continued to prepare forecasts and modelling to manage risk, guide decision-making and develop insights into the challenges and opportunities facing consumer and industry stakeholders. Building on a new, flexible budget and payroll budget framework introduced in 2021, the finance team enhanced the reporting process to allow for working sessions with the board of directors and to provide more timely and accurate financial data.

The team’s efforts to move toward a paperless environment continued. Interactions with the board benefited from the introduction of a digital dashboard for board members (launched in 2018), and the finance team worked with the information technology department to ensure the smooth integration of

financial data and reporting processes into the CARS CRM system to be launched in 2023. The automation of processes and efficiency enhancements will continue going forward.

Furthermore, the finance team introduced a new process of revenue recognition to conform with Generally Accepted Accounting Principles (GAAP); the new process relates to the recognition of deferred revenue on a monthly rather than an annual basis. As well, the team developed a new procurement and expenses policy for the compensation fund, relating to the level of approvals required; the changes will enhance conformity with best practices and with Ontario Public Service policy.



## DEPARTMENTAL OVERVIEW: Human Resources

### 2022 Highlight

**OMVIC filled 26 of 28 newly created staff positions in a very challenging hiring environment.**

The human resources (HR) team develops and implements best practices across the organization to create a high-performance, employee-oriented culture focused on empowerment, high standards and professional goal attainment. Among day-to-day duties, the team recruits employees, coordinates payroll and benefits administration and manages professional development.

In 2022, the focus of human resources was on improving organizational capacity to support OMVIC’s ongoing transformation into a modern regulator. Heightened registration, enforcement and support efforts, along with the resource demands resulting from implementation of the 2021 OAGO recommendations and of the new CRM system scheduled for release in 2023, strained existing resources and impacted staff, while overall staff turnover was high. To right-size departments as per the OAGO’s recommendations, 28 additional employee hires were approved in 2022, with 26 recruited by year’s end – a significant accomplishment in a difficult hiring environment. Most of the new hires were in consumer support and registration, including positions created for a new dealer support team. The hires included the addition of a manager position in HR to enable the department to better support the growing OMVIC team (currently at more than 130 active employees) and to focus on the employee experience.

Another major undertaking in 2022 was a compensation review, which had its genesis in employee surveys that suggested some employees felt compensation at OMVIC was not market-competitive. The last compensation review had been conducted in 2017, and organizations typically perform such reviews every five years. HR engaged Gallagher

Benefits Services Group (Human Resources & Compensation Consulting) to match OMVIC job descriptions to external compensation databases, namely the Economic Research Institute Salary Database, the CompAnalyst Salary Database and salary information compiled by Willis Towers Watson. The results of the review, along with a new salary structure and in-house processes, will be communicated to staff in 2023.

### Fostering a supporting, inclusive work environment

OMVIC’s first ever diversity, equity and inclusion (DEI) employee survey was also completed in 2022. The data collected will be used to help identify priorities for improving workplace inclusion through policy development, recruitment, hiring, succession planning and retention, while creating programs and initiatives from a DEI perspective.

The HR team continued to support staff in adapting to the hybrid work model OMVIC adopted in response to the pandemic. Those supports include a new virtual onboarding program, which offers two-day training and orientation for all new staff. The program runs on a quarterly basis, enabling team members to participate even if they were not able to attend onboarding in the first couple months of employment. The team also implemented its disconnect from work policy, which encourages employees to “unplug” outside of work hours.

HR continues to support employee mental health and wellness. Monthly lunch-and-learn opportunities focus on work-life balance, and all employees are encouraged to use annual vacation time to ensure they have time away from work to recharge. Meanwhile, HR worked closely with IT to update and formalize OMVIC’s staff monitoring policy, which was launched and communicated to staff in November.

Also, in December, the team conducted the annual employee satisfaction survey, which had a response rate of 66%. The survey found that 69% of respondents are proud to work at OMVIC and 64% plan to work at OMVIC for the foreseeable future. A quarter of respondents have a tenure of five years or greater, which aids the preservation of vital institutional knowledge. Compensation was identified as an area of employee interest, which was successfully addressed by the compensation review after the survey closed.

As in past years, the survey results will have a significant impact on HR goals and processes going forward.



**DEPARTMENTAL OVERVIEW: Information Technology**

**2022 Highlight**

**The IT team worked diligently to develop a new CRM system that will be integral to the modernization of digital infrastructure across OMVIC.**

**“As usual, the IT team was quick to respond to and resolve issues. Your team is the best.”**  
 – OMVIC employee feedback, 2022

The information technology (IT) team offers a suite of technology-related services. IT maintains OMVIC’s technology infrastructure, mitigates security risks, implements processes to integrate with digital architecture and manages IT vendors to ensure value-for-money.

The primary focus for IT in 2022 was OMVIC’s new customer relationship management (CRM) system, called Consumer Automotive Regulatory System, or CARS for short. The CARS system, expected to be launched in the second quarter of 2023, will play an integral role in OMVIC’s modernization transformation; it will improve efficiency, data-gathering and analysis across departments, while enhancing ease-of-use and the user experience for consumers and registrants. Complexities surrounding the detailed business processes particularly for the registration team’s portion of the CARS system has resulted in delays from our original timelines. These delays were necessary to ensure that CARS will deliver essential system requirements. Once CARS launches, IT will immediately focus on system enhancements to fulfill improvement requests that have arisen since the project began.

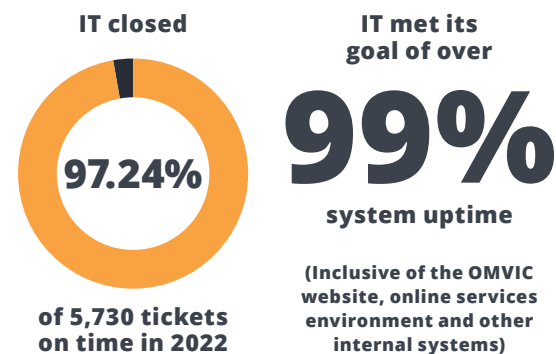
As OMVIC shifts towards a cloud-based environment, the team continued to migrate solutions to the cloud, with an emphasis on those that provide more robust support for remote work. In support of OMVIC’s hybrid work model, IT outfitted the office with video conferencing capabilities and assisted HR in the development of virtual onboarding and other processes required by the new model. The team also updated information security policies, including electronic monitoring as required by the Employment Standards Act, to bring them in line with regulations and best practices.

**High service levels during a period of transformation**

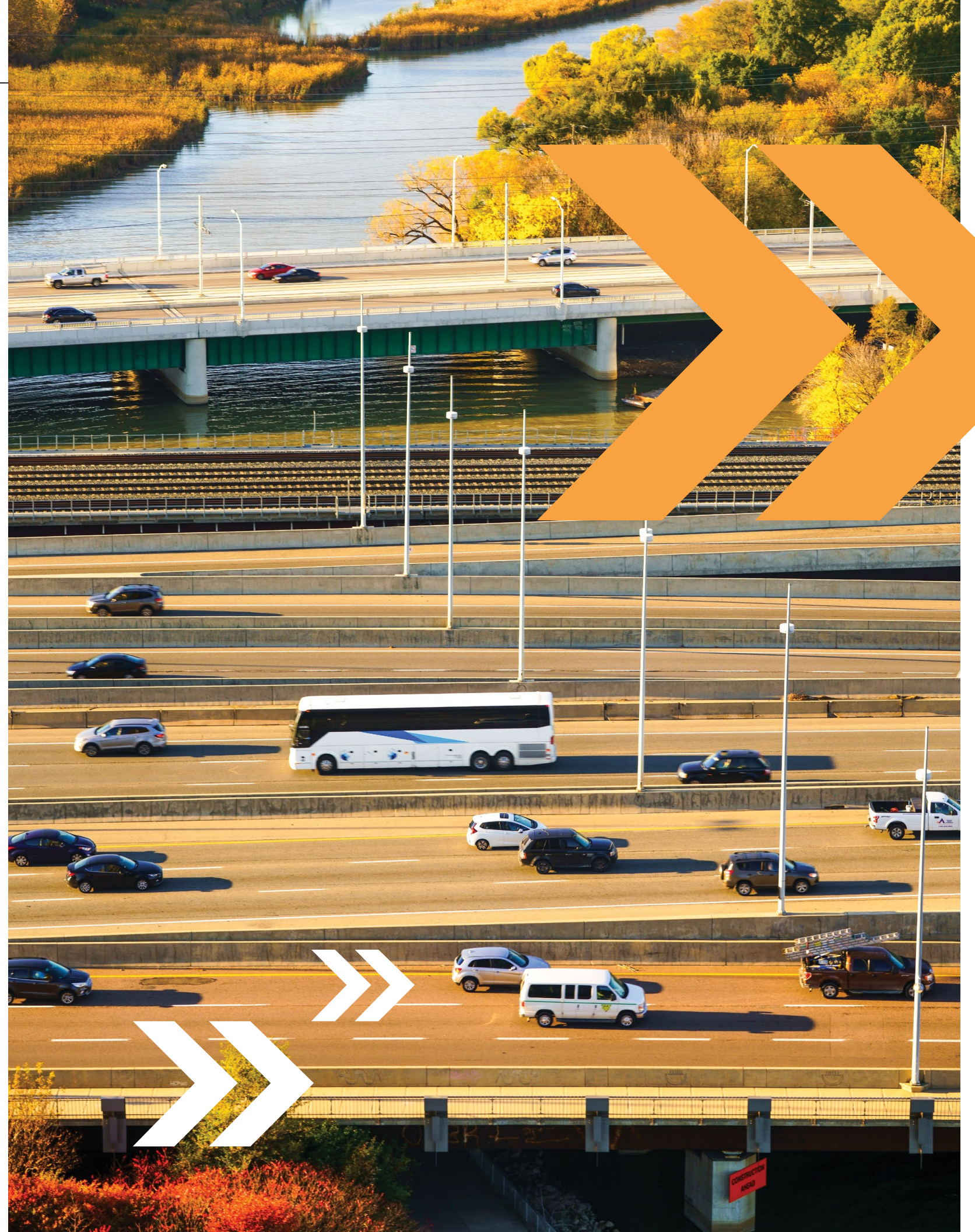
IT’s ticket-based internal support system ensures that tasks are tracked, logged and resolved. In 2022, the team successfully closed 97% of tickets on time – down slightly from 2021, but still well above our target close rates. Tickets are addressed on a priority basis, from one hour for emergencies and four hours for quick responses to 24 hours for normal responses. Most tickets fall within the 24-hour response time, with others negotiated between the team and the requester. Thanks to our dedicated staff, clients report an overall satisfaction rating of 5 out of 5 for IT services.

Looking forward, IT is committed to delivering exceptional service as CARS rolls out in early 2023. The team will continue infrastructure upgrades that improve system performance and support other teams’ technology goals, including the website redesign. As the organization modernizes, IT will undertake continual steps to automate, improve OMVIC’s security posture and provide timely service for a seamless user experience.

**Putting the client first**



**Consistent, reproducible results — every time**





**“OMVIC’s legal services team fulfills an indispensable role: helping to ensure integrity, honesty, accountability and lawful conduct in the motor vehicle industry through its disciplinary actions, while providing legal support and direction to all departments as we undertake our organizational transformation.”**  
 - Maureen Harquail, OMVIC’s CEO and Registrar, 2022

**DEPARTMENTAL OVERVIEW: Legal Services**

**2022 Highlight**

**Since inception, OMVIC has carried out prosecutions on more than 4,000 entities related to more than 25,000 charges.**

OMVIC’s legal team carries out the registrar’s administrative actions and prosecutes offences under the MVDA and the *Consumer Protection Act, 2002*.

The legal team’s approach to enforcement goes beyond just prosecution and revocation. The team also offers strategic advice to OMVIC’s departments and senior management.

The legal team measures its success based on how OMVIC maintains a responsible, right-touch approach to carrying out administrative actions. The team ensures that prosecutions are just, and that strategic advice is accurate, while furthering OMVIC’s interests and statutory obligations.

In 2022, legal services continued to work its way through the significant backlog of cases created by pandemic restrictions. Despite a difficult environment, however, the team reached several milestones, including:

- » Since 2010, OMVIC has issued nearly 1,000 proposals to revoke, refuse, suspend, or impose conditions on registration
- » Since 2001, legal services has issued more than 700 discipline notices to dealers
- » Legal services has carried out prosecutions on more than 4,000 entities

**Supporting OMVIC’s transformation**

The legal services team provides wide-ranging support to departmental initiatives across OMVIC. In 2022, the team:

- » Reviewed eligibility criteria for the Motor Vehicle Dealers Compensation Fund
- » Reviewed and analyzed legislative limitations that prevented compelling dealers to provide restitution for breaches of the law
- » Worked with consumer support to develop a framework to determine which complaint issues should be referred for enforcement or regulatory action
- » Worked with HR to train staff throughout the year
- » Developed the proposal to recommend a regulatory change that would require dealers to disclose to consumers the financing options the dealer has received in response to a credit application

Legal services is highly valued internally for response and guidance on responsible regulation, and in 2023 it will continue to provide internal guidance as OMVIC evolves.

**DEPARTMENTAL OVERVIEW:  
Motor Vehicle Dealers Compensation Fund (MVDCF)**

**2022 Highlight**

**The compensation fund paid out more than \$400,000 in compensation to consumers — 75% more than in 2021.**

**The MVDCF is a consumer protection program.** It compensates eligible consumers up to \$45,000 if they suffer financial loss from a motor vehicle purchase at a registered dealer. The fund helps maintain a safe marketplace for consumers by offering added financial security when buying a car from a registered dealer. New dealers pay a one-time \$300 fee into the fund to keep it solvent.

In 2022, 24 claims were paid by the fund's board of trustees, totaling \$413,000 in compensation to consumers. Several of these claims were against dealers who went bankrupt.

The board of trustees and MVDCF team continued the redevelopment of the board of trustees' orientation program. This effort helps to ensure consistent and up-to-date training of new board members on their obligations and duties as trustees, while allowing them to quickly and efficiently gain the knowledge to adjudicate consumer claims. The finance team reviewed quarterly statements and collated data, confirming the MVDCF is well positioned to continue to pay out future consumer claims.

The MVDCF team is working diligently to modernize its process and move the consumer application process fully online. In 2022, the team redeveloped its online applications for integration into the CARS CRM system to be launched in 2023. The changes will reduce the need for mail and/or email transfer of documents, create system efficiencies, lower service barriers and simplify claim submission.

**"The MVDCF provides an added layer of financial protection to consumers when they buy a motor vehicle from a registered dealer — another way OMVIC helps support and protect consumer confidence."**  
— OMVIC employee feedback, 2022

**NOTABLE CLAIM FROM 2022  
DEALERSHIP  
Drivetime**

**Total paid to claimants:**

**\$352,000**

In this case, the London, Ont.-based dealer declared bankruptcy. As a result, Drivetime no longer paid outstanding liens on vehicles that had been traded in by consumers, putting consumers at risk of being forced to make payments on debts that should have been settled by the dealer. In the fund's fiscal year (November 1 – October 31), they paid out 14 claims that were deemed to be eligible due to the dealer's bankruptcy; the total paid out was \$352,000 to support impacted consumers in paying outstanding liens.



**"I deeply appreciate the support OMVIC gave me from day 1 (almost a year ago), and I strongly recommend their services. Keep up the great work you do, guys!!"**  
— Consumer feedback, 2022



**DEPARTMENTAL OVERVIEW: Registration**

**2022 Highlight**

**Registration collaborated with IT to migrate the application process to the soon-to-be-launched CRM — a major step towards adopting new technologies and expanding the online application experience.**

**Trading motor vehicles** without an OMVIC licence (curbsiding) is a serious offence in Ontario. Therefore, registration with OMVIC is mandatory for all dealers and salespeople.

The registration department processes over 70,000 transactions annually, including new dealer/salesperson applications and renewals.

The registration team carefully screens all applicants/registrants to ensure they meet the requirements stipulated in the MVDA. Registrants must operate the business with honesty, integrity, and financial responsibility, and act in accordance with the law, which are the prescribed requirements for entitlement to any/all applicants/registrants.

The registration department plays a huge role in assessing the applicants' and registrants' eligibility by ensuring all are likely to carry on business in accordance with the Act and its regulations and meet the prescribed requirements for registration or continuing the registration.

This in-depth application screening process helps maintain industry professionalism and consumer safety and filters any inappropriate businesses or individuals entering the industry.

**Creating a seamless application experience**

OMVIC's transformation into a modern regulator depends upon an application process that is efficient, responsive, and seamless for the user. Therefore, in 2022, the registration team worked closely with IT to develop and test the integration of all registration applications into the new CARS CRM system to be introduced in 2023.

In 2021, the OAGO report found that many incomplete applications were submitted to OMVIC. For example,

**"Completing an application form is the first test of whether an applicant can carry on business in accordance with law and with honesty and integrity."**  
*- OMVIC employee feedback, 2022*

for paper-based applications that are mailed or emailed, applicants could leave a section blank and submit them for processing. The CRM will move all application types online to provide convenience to stakeholders and eliminate the submission of incomplete applications. From a registration perspective, the CRM will also enable the team to work more efficiently based on improved technology.

The number of applications submitted online continues to increase year over year. In 2022, 74% of salesperson change applications, 58% of new salesperson applications, 95% of dealer renewals and 99% of salesperson renewals were filed online. The online process allows users to submit applications and notices quickly and easily.

In advance of the new CRM system introduction, the registration team implemented a new procedure at midyear to streamline application review and assessment. The team began pre-screening business applications in a manual process to ensure completeness.

Going forward, we expect more efficient processing as a result of such procedural improvements and the new CRM system implementation. In addition, the registration team itself expanded in 2022, adding eight positions and putting the department in place to fully leverage technology and process improvements toward an efficient application process.



Registration will maintain its focus on automating and continue to educate the applicants about their registration requirements and offer greater transparency by clarifying the application process and results. Additionally, the team will continue to review and enhance OMVIC's best practices, ensuring registrants have the right tools to maintain their licence and compliance with the MVDA.

The registration team will engage and work with new applicants and current registrants who propose new and non-traditional business models throughout 2023. When possible, and within the requirements specified under the MVDA, the team will foster competition in the sector by allowing new business models while ensuring consumer interests are protected. For example, if the team receives a proposal

for a new business model, it utilizes a questionnaire to solicit additional information and understand the applicant's vision. Additionally, the team may set up a meeting to review the plan and advise the applicant of their options under the MVDA.

To aid this process, registration will continue to track non-traditional business model applications to identify trends in the sector.

Furthermore, the registration team will continue to support OMVIC's risk management framework by adding terms and conditions for registration where appropriate. Cause for terms and conditions may include concerns around financial stability, lack of background and experience in the industry, past conduct that raised concerns, and possible challenges with an applicant's interested or associated persons.

## Registrar Actions

The registrar took 921 actions in 2022. Actions included proposals to refuse or revoke registration and the inclusion of terms and conditions on registration. Immediate suspensions are one of the most serious regulatory actions the registrar has the authority to take. The registrar did not issue any immediate suspensions in 2022.

REGISTRANT SATISFACTION SURVEY RESULTS OVER TIME			
Years	Survey results on a five-point scale		
	Knowledge	Courtesy	Efficiency
2022	4.8	4.8	4.7
2021	4.8	4.8	4.7
2020	4.8	4.8	4.7

Dealers and salespersons who interact with registration staff during the application process are sent an anonymous electronic customer service survey. In 2022, 634 surveys were received from registrants, and registration staff were rated 4.8 for courtesy, 4.8 for knowledge and 4.7 for efficiency on a five-point scale.

APPLICATION PROCESSING TIMES (IN BUSINESS DAYS)			
	2021 Actual	2022 Forecast	2022 Actual
Monitor registrant satisfaction with our registration services (based on knowledge, courtesy & efficiency scores)	96%	90%	94%
<b>Salesperson Application</b>			
Monitor average number of business days processing for complete/non-complex new salesperson applications submitted online (excluding staff follow-up time to collect missing information and review)	1	3	2
Monitor average number of business days processing for complete/non-complex new salesperson applications submitted by mail/email (excluding staff follow-up time to collect missing information and review)	5.1	10	3.1
Monitor average number of business days processing for all new salesperson applications submitted by mail/email (including complete, incomplete, complex, and non-complex applications and including staff follow-up time to collect missing information and review)	N/A	30	9
Monitor average number of business days processing for all new salesperson application types (including complete, incomplete, complex, and non-complex applications and including staff follow-up time to collect missing information and review)	N/A	30	9
Monitor the % of incomplete new salesperson applications received	N/A	25%	64%
<b>New Dealer Application</b>			
Monitor average number of business days processing for all new dealer applications (including complete, incomplete, complex, and non-complex applications and including staff follow-up time to collect missing information and review)	N/A	90	111
Monitor the % of incomplete new dealer applications received	N/A	60%	66%

# 2022 Audited Financial Statements Overview

Overall, for 2022, OMVIC reported a net deficit of \$4,742,893, compared to a surplus of \$712,729 for 2021. The deficit for 2022 was expected and occurred largely because of poor financial market conditions that resulted in investment losses; a net increase in staffing of 26 full-time employees; and higher operating expenses due to inflation. The activities for the year resulted in a decline of OMVIC’s accumulated reserves from \$20.3 million at the beginning of the year to \$15.1 million by year end, which was partly deliberate to address the AG’s recommendation that OMVIC use its accumulated surplus to enhance and improve consumer protection.

Total revenues were \$16,657,540, compared to \$19,576,384. Investment losses of \$1.8 million, compared with investment income of about \$800,000 in 2021, accounted for most of the year-over-year revenue decline. Investment income is recorded on an accrual basis and includes interest, dividends, net realized gains (losses) on the sale of investments, and net unrealized gains (losses). Also, during the year OMVIC disposed of all equity holdings to protect capital for future operational use.

Registration fees were largely flat in 2022 from 2021, while transaction fee revenues, which are earned by OMVIC when there is a vehicle transaction such as a sale or lease of a vehicle, declined by 3%. OMVIC dealer registrants report their transaction fees on a

12-month basis at various times of the year, depending on their month of registration.

Industry expert market studies and outlooks suggest that motor vehicle sales and leases may continue to decline in the first half of 2023 due to higher borrowing costs and continuing tight vehicle inventory. However, they also suggest that some inventory relief may occur in the second half of the year, providing more support for vehicle sales and leases.

Total operating expenses in 2022 were \$21.4 million, compared to \$19 million in the prior year. The primary reason for the year-over-year increase was the addition of full-time equivalent positions. While salary and benefits costs increased, overall staff expenses for 2022 were below budget by nearly \$750,000, largely because of attrition and because several new positions budgeted for the first half of the year were only filled in the second half. Inflation also contributed to higher operating expenses.

At the end of fiscal 2022, total assets were \$24 million, including \$20.3 million in cash and investments, compared with total assets of \$28.9 million in 2021. The 2022 audited financial statements overview is drawn from OMVIC’s audited financial statements. To access the audit financial statements, please visit [omvic.ca](http://omvic.ca), contact [communications@omvic.on.ca](mailto:communications@omvic.on.ca) or call 1-800-943-6002.

## REVENUES BY SOURCE

Revenue Sources	2022	2021	2020
Transaction fees	\$12,051,540	\$12,410,380	\$13,186,135
Registration fees	\$5,380,803	\$5,309,808	\$5,548,162
Transfer fees	\$479,175	\$488,775	\$560,700
Certification course fees	\$320,995	\$302,675	\$256,675
Disciplinary fines	\$65,900	\$117,450	\$113,775
Amortization of deferred contributions	\$79,227	\$79,227	\$79,227
Investment and other income	(\$1,744,055)	\$868,069	\$1,552,118
<b>Total Revenue</b>	<b>\$16,633,585</b>	<b>\$19,576,384</b>	<b>\$21,296,792</b>

## EXPENSES BY SERVICE AREA

Service Area	2022	2021	2020
Investigations	\$3,823,288	\$3,229,801	\$2,644,356
Registration	\$3,553,286	\$3,070,055	\$3,001,489
Legal services	\$3,056,090	\$2,795,168	\$2,659,444
Compliance	\$2,368,786	\$2,181,424	\$2,483,498
Communications	\$3,301,129	\$3,080,922	\$2,006,569
Information technology	\$1,813,618	\$1,540,946	\$1,393,852
Complaints and inquiries	\$1,816,854	\$1,627,923	\$1,605,365
Governance	\$1,027,852	\$1,034,702	\$880,241
Compensation fund	\$447,736	\$431,804	\$397,717
Discipline	\$167,839	\$40,361	\$64,950
<b>Total Expense</b>	<b>\$21,376,478</b>	<b>\$19,033,105</b>	<b>\$17,137,481</b>

APPENDIX A

# Board of Directors Biographies and Committees

## VIRGINIA WEST

**President and Chair of the Board  
Ministerial Appointee, Public Representative**  
Appointed: June 8, 2021  
Term expires: 2023 Annual Meeting

Virginia West is a former Deputy Minister for the Province of Ontario, serving in five successive portfolios. She has also held leadership positions at the municipal level as Commissioner of City Property for the City of Toronto, Chief Administrative Officer of the Borough of East York and the first Commissioner of Urban Planning and Development Services of the amalgamated City of Toronto.

## ROBERT McMILLAN

**Vice-President  
Dealer Representative, Volvo of Mississauga**  
Elected: June 15, 2022  
Term expires: 2025 Annual Meeting  
(Resigned: November 2022)

Robert McMillan is an award-winning automotive industry expert with over 35 years of experience owning and operating dealerships and leading and serving on multiple boards of directors, including as President of the Canadian International Auto Show.

## SOHAIL AHMED

**Secretary-Treasurer  
Dealer Representative, Momo Cars Inc.**  
Elected: November 10, 2020  
Term expires: 2023 Annual Meeting

Sohail Ahmed entered the automotive sales business at 18 and launched Momo Cars in St. Catharines. He then expanded nationwide, operating in three provinces and seven cities. He was named one of Automotive Remarketing's 40 under 40 for his unique progressive vision of the automotive industry.

## ROD JACKSON

**Ministerial Appointee, Public Representative**  
Appointed: March 8, 2022  
Term expires: March 7, 2025

Rod Jackson was a Member of Provincial Parliament from 2011 to 2014 and was appointed as the Official Opposition Critic for Community and Social Services and Pan-Am Games accountability. Rod currently sits on the Ontario Trillium Foundation board of directors.

## MATT RISPIN

**Dealer Representative, North Toronto Auction**  
Elected: June 29, 2021  
Term expires: 2024 Annual Meeting  
(Resigned: September 2022)

Matt Rispin has been in the automotive industry for over 20 years. In 2003, Matt and his partners opened North Toronto Auction (NTA) and succeeded in developing it into the largest independent auction in Canada. NTA is recognized as a pioneer of the hybrid auction model, specializing in wholesale and public auctions.

## CHRIS GAUTHIER

**Dealer Representative, Roadsport Chrysler  
Dodge Jeep RAM Ltd.**  
Elected: June 2, 2021  
Term expires: 2024 Annual Meeting  
(Resigned: November 2022)

Chris Gauthier became a general manager at the age of 31. As a graduate of the National Automobile Dealers Association's HIGHLINE 002, he is currently a dealer principal of Roadsport Honda, Toronto (since January 2010), Roadsport Chrysler Dodge Jeep RAM, Toronto (since September 2013), and Riverview Ford Lincoln, Fredericton, New Brunswick (since October 2019).



## BOARD COMMITTEES

- » Appeals Committee
- » Audit, Finance and Risk Committee
- » Governance and Nominating Committee
- » Consumer Protection Advisory Committee

## CLIFF PILON

**Dealer Representative,  
Gold Fleet Subaru/Suzuki**  
Elected: June 29, 2021  
Term expires: 2024 Annual Meeting  
(Inactive since August 2021)

Cliff Pilon entered the automotive industry in 1981. He has been the Dealer Principal of Gold Fleet Subaru in North Bay for 35 years.

## GLEN FENWICK

**Dealer Representative, Glen Fenwick Hyundai**  
Elected: November 2020  
Term expires: 2023 Annual Meeting  
(Resigned: July 2022)

Glen Fenwick is the dealer principal of Glen Fenwick Subaru and Glen Fenwick Hyundai. He previously sat on the board of directors for the OADA/TADA and served as vice-chair of OMVIC's Discipline and Appeals Committee.

## PATRICIA PERKINS

**Ministerial Appointee,  
Public Representative**  
Appointed: June 17, 2021  
Term expires: 2023 Annual Meeting

Patricia Perkins has over 30 years of political and governance experience. She served as a Durham Regional Councillor for 18 years, including eight years as Mayor of Whitby. Following her municipal career, Patricia was elected as a Member of Parliament for the riding of Whitby/Oshawa. Before being elected, she had extensive municipal experience in the Finance Department of the (then) City of Scarborough.

## ROB LEGGAT

**Dealer Representative,  
Team Honda Powerhouse of Milton**  
Elected: November 10, 2020  
Term expires: 2023 Annual Meeting

Rob Leggat is the Managing Partner/General Manager of Team Honda Powerhouse of Milton. His career in the automotive sales industry began in September 2003 when he joined Leggat/Mountain Saturn Saab. Rob transitioned to sales management in 2005 and worked there until 2008. In May 2008, he joined and assisted in opening Team Honda as an open point.

## DAVID MCQUILKIN

**Dealer Representative, Milton Ford Lincoln**  
Elected: June 15, 2022  
Term expires: 2025 Annual Meeting  
(Resigned: November 2022)

David McQuilkin is the Dealer Principal and President of Milton Ford Lincoln. His past career experience includes serving as Vice-President and Dealer Principal for Whiteoak Ford Lincoln Sales Limited, and in his earlier years, David was a commercial lender for the Bank of Nova Scotia.

## JASON MAYHEW

**Dealer Representative, AutoAgents**  
Elected: June 15, 2022  
Term expires: 2025 Annual Meeting

Jason Mayhew is the founder and president of AutoAgents.io. A member of UCDA, Jason has founded and sold multiple automotive retail, rental and technology businesses in both British Columbia and Ontario. Opening his first dealership in 2008, he has accumulated a wide variety of experiences from leasing, rentals, auto sales and automotive technology.



## APPENDIX B 2022 Balanced Scorecard

### STRATEGIC PLAN GOAL 1: INCREASE CONSUMER PROTECTION AND AWARENESS

Objective	#	Measure	2021 Actual	2022 Forecast	2022 Actual
Consumer complaints are addressed fairly, professionally, and efficiently	1	Monitor consumer satisfaction that complaint handler is knowledgeable, courteous, and efficient based on average survey score	83%	75%	78%
	2	Monitor percentage of complaints that result in successful conciliation	54%	40%	50%
OMVIC receives information allowing it to take appropriate administrative/compliance/enforcement action	3	Provide conciliation services to consumers and track number of complaints handled	804	900	746
Improved consumer awareness of their rights when purchasing a motor vehicle	4	Maintain awareness of all-in pricing	40%	42%	39%
	5	Provide consumer education/awareness sessions	14	36	36
Better awareness of OMVIC as the regulator and trusted authority on information and consumer protection for vehicle purchases	6	Monitor awareness of the OMVIC brand	29%	34%	30%
Consumer concerns are prevented	7	Address dealer-centric compliance-related matters	963	850	1,731
Consumer concerns are prevented	8	Conduct compliance inspections and track number of complete inspections	2,206	1,500	1,146

### STRATEGIC PLAN GOAL 2: INCREASE REGISTRANT PROFESSIONALISM AND ACCOUNTABILITY

Improved compliance and higher levels of registrant professionalism and accountability	9	Monitor number of registrar actions	977	1,000	921
	10	Monitor enrolments in the Key Elements course	249	750	355
	11	Monitor education-related orders issued	20	25	26
	12	Monitor discipline fines received	\$132,350	\$120,000	\$65,600
Reduced illegal vehicle sales (curbsiding)	13	Monitor total # curbsiders charged (charges)	593	500	1,020

### STRATEGIC PLAN GOAL 3: BE A TRUSTED AND RESPECTED PARTNER BY ENGAGING STAKEHOLDERS

OMVIC viewed as responsive, anticipating industry and consumer challenges	14	Track industry group meetings	6	16	17
OMVIC viewed as a regulator that listens and engages with all stakeholders	15	Track Ministry meetings	N/A	4	27
Successful initiatives and projects with a broad group of stakeholders that, where appropriate, advance OMVIC's mandate	16	Track CEO and COO dealer visits	11	22	20

### STRATEGIC PLAN GOAL 4: INCREASE ORGANIZATIONAL EFFICIENCY AND EFFECTIVENESS

Higher service satisfaction levels from registrants	17	Monitor registrant satisfaction with our registration services (based on knowledge, courtesy, and efficiency scores)	96%	90%	94%
Increased efficiency through continued shift to digital services/communications	18	Track online services usage by Dealers (renewals)	93%	85%	95%
	19	Track online services usage by Salespeople (renewals)	97%	85%	99%
Safe, inclusive, open, and trustworthy culture	20	Track staff job satisfaction	69%	75%	69%
Institutional knowledge retention	21	Track % of staff turnover	11%	10%	18%
A regulator staffed and resourced to effectively deliver its mandate	22	Monitor average number of business days processing for all new salesperson application types (including online, email, complete, incomplete, complex and non-complex and including staff follow-up time to collect missing information and review)	N/A	30	9
	23	Monitor average number of business days processing for all new dealer applications (including complete, incomplete, complex and non-complex applications and including staff follow-up time to collect missing information and review)	N/A	90	111
	24	Monitor the % of incomplete new salesperson applications received	N/A	25%	64%
	25	Monitor the % of incomplete new dealer applications received	N/A	60%	66%
	26	Track the average number of calendar days turnaround time for complaints handling	34	45	45
	27	Monitor the average number of years that elapse between dealer inspections	2.8	3.3	2.6
	28	Track current ratio (OMVIC's ability to pay short-term obligations within one year)	3.0	3.4	2.6





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