

# Driving Trust for a Safer Market

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OMVIC 2025 BUSINESS PLAN

# Introduction

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The Ontario Motor Vehicle Industry Council (OMVIC) administers and enforces the Motor Vehicle Dealers Act, 2002 (MVDA) – a consumer protection statute. OMVIC is a not-for-profit corporation governed by a nine-member board of directors.

As the regulator of motor vehicle dealers and salespersons, OMVIC exists to protect consumers and enhance dealer and salesperson professionalism. Consumers should know they are protected, and OMVIC ensures that dealers and salespeople operate with honesty, integrity, and fairness.

Conducting business as a motor vehicle dealer or salesperson requires OMVIC registration. With more than 8,000 motor vehicle dealers and approximately 30,000 salespersons in Ontario, OMVIC has a strong mandate, mission, and values to protect consumers and enhance dealer and salesperson professionalism.



# Corporate overview

## MANDATE

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

## MISSION

To enhance trust and professionalism in Ontario's motor vehicle sales industry and protect consumers through education, oversight, and enforcement.

## VALUES

### Consumer focus:

We are accountable and dedicated to consumer protection.

### Professionalism:

We are focused on enhancing trust in the vehicle sales industry through professionalism.

### Integrity:

We aspire to the highest standards, acting with integrity, fairness, and transparency.

### Excellence:

We strive to lead the way in impactful, proactive, and innovative regulation of the motor vehicle sales industry.

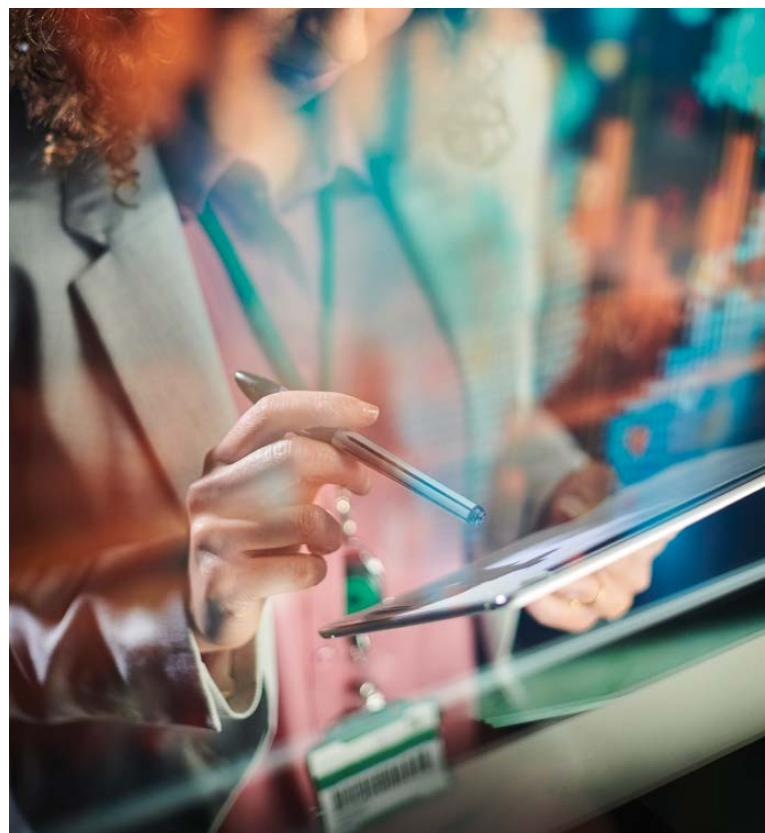
## Governance

OMVIC's Board of Directors is accountable to the Minister of Public and Business Service Delivery and Procurement for the performance of OMVIC and the fulfillment of its mandate.

The Board plays a crucial role in shaping OMVIC's strategic direction, providing financial oversight, supporting outreach and advocacy, and serving as an ambassador for the organization. It is scheduled to meet seven times in 2025.

The nine-member board includes three members elected from the motor vehicle sales industry; three from the general public; and three appointed by the Minister of Public and Business Service Delivery and Procurement (the ministry).

Additionally, a Consumer Advisory Council and an Industry Advisory Council report to the Board. They support OMVIC's consumer protection mandate by providing independent advice on matters affecting the industry, as well as strategies for increasing consumer and industry awareness and engagement. They will meet quarterly in 2025. More information about these councils is available at [omvic.ca](https://omvic.ca).



# Operations

OMVIC's CEO and Registrar leads the organization's overall management and administration, reporting to the Board of Directors.

In 2025, the organization will add human resources to support the implementation of its 2024-2026 Strategic Plan and 2025-2027 IT Strategy Plan. These resources will enable OMVIC to:

- **Better protect consumers and the automotive marketplace.**
- **Proactively address illegal motor vehicle sales.**
- **Improve the industry's compliance with regulatory requirements.**
- **Develop continuing education to enhance industry professionalism.**
- **Improve awareness of consumer rights and protections.**

In an effort to better represent the scope of services OMVIC provides, the organization updated the names of two departments: Consumer Support will now be known as the Complaints & Inquiries department; and Dealer Support will now be called the Industry Standards & Conduct department. These changes align the department names more closely with the functions they perform. The new names took effect in January 2025.

## Organizational chart



# Implementation of the Auditor General of Ontario's 2021 recommendations

As of December 2024, OMVIC has implemented most of the recommendations directed toward it by the Office of the Auditor General of Ontario in the December 2021 Value-for-Money Audit Report. The implementation of other remaining recommendations is dependent on actions by the government, most of which require legislative or regulatory changes.

The outstanding recommendation directed at OMVIC includes four action items. They are related to OMVIC's verification of the accuracy of vehicle transactions reported by dealers and the collection of unpaid transaction fees. After careful review and analysis, OMVIC has determined that relying solely on data from the Ministry of Transportation of Ontario, as suggested in the Auditor General's report, is not currently feasible for auditing dealers' transaction volumes. Instead, in 2024 the organization implemented an improved transaction reporting process to identify inaccuracies or underreporting by dealers.

Throughout 2024, OMVIC continued to enhance processes that were introduced or changed in response to the 2021 Value-for-Money Audit. This includes offering improved educational resources and support to dealers and salespersons, improvement of inspections and enforcement processes to address noncompliance, and refinement of complaint handling processes.

From April to May 2024, the ministry conducted a **public consultation on a number of legislative and regulatory changes**, some of which were informed by the Auditor General's recommendations. After the consultation, the government introduced several regulatory changes. Among those aligned with the Auditor General's recommendations are the prohibition of cross-appointments between OMVIC's Board of Directors and the Board of Trustees for the Motor Vehicle Dealers Compensation Fund (MVDCF), which came into effect on July 1, 2024; and the implementation of mandatory continuing education for all registrants, which will take effect on January 1, 2026.

The ministry also consulted on the implementation of a cooling-off period for vehicle purchases, an information guide for car buyers, and expanding eligibility for the MVDCF. The review of further regulatory changes is ongoing. OMVIC is dedicated to supporting the ministry's implementation efforts.

OMVIC is committed to building on the recommendations of the 2021 Value-for-Money Audit through further enhancement of its processes as it fulfills its mandate to maintain a fair, safe, and informed marketplace for motor vehicle sales in Ontario.





## Services

OMVIC provides the following services:

- **Consumer protection** – Create a fair, safe, and informed marketplace for consumers by increasing awareness, enforcing, and administering consumer protection legislation. Provide education, complaint, and inquiry services to ensure consumers are well-informed before buying a vehicle.
- **Registration** – Maintain administrative duties, including registering motor vehicle dealers and salespersons in the province of Ontario. The registration process includes a careful screening of all applicants, including those renewing their registration, to ensure dealers and salespersons meet the requirements stipulated in the MVDA. Applicants will be assessed to ensure they will operate with honesty, integrity, financial responsibility, and compliance with the law.
- **Complaints and inquiries** – Provide a service that educates and advises consumers about their rights when purchasing a motor vehicle. Facilitate resolution services where appropriate and/or investigate consumer complaints alleging breaches of the MVDA.
- **Enforcement** – Enhance dealer and salesperson compliance enabled by a robust inspection program and appropriate application of administrative and/or enforcement activities.
- **Education** – Inform consumers with educational resources, direct outreach, and awareness programs. Enhance dealer and salesperson professionalism with the development and promotion of educational resources.



## Complaints process

Consumer complaints are referred to the Complaints & Inquiries department. On first contact with OMVIC, complainants are given information on how to resolve their dispute with the dealer and/or sales representative. The most common inquiries received relate to motor vehicle conditions, liquidated damages (which occurs when motor vehicle dealers are able to recover costs from the deposit after a consumer cancels a motor vehicle purchase), contract disputes, and misrepresentation (such as a failure to disclose a motor vehicle's accident history).

Utilizing the information provided by OMVIC, many common complaints are resolved directly between the consumer and the dealer. More complex issues may require the Complaints & Inquiries department to formally review and investigate the complainant's allegations in order for OMVIC to take the appropriate administrative action against the dealer and/or salesperson. OMVIC classifies this process as an escalated complaint and tracks the time it takes to complete its review of each escalated complaint.

The time to handle an escalated complaint begins when a complainant provides all documentation to support their complaint and submits a signed OMVIC complaint process acknowledgement form (OCPAF). This begins the process for OMVIC to formally review the complaint details, provide the dealer and/or salesperson with a copy of the complaint, collect the dealer or salesperson's response, investigate and determine whether the dealer or salesperson has breached the MVDA. Where it is determined that there is a breach by the dealer or salesperson, OMVIC will consider administrative action.

**NOTE:** OMVIC cannot compel or order a dealer to cancel a contract, return money, or carry out repairs.

## Translation services

OMVIC responds to all French inquiries and ensures French-language services are available for dealers, salespersons and consumers. OMVIC provides pathways for Franco-Ontarians to access its programs and services through the website and phone system. Information about available translation services is prominent on the website, and the phone auto attendant directs French speakers to receive support in French.

To help consumers, particularly new Canadians, navigate the car-buying process or access OMVIC's complaints and inquiries 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 work with consumers and OMVIC's Complaints & Inquiries department to help them resolve their issues when possible.



*BONJOUR*



*HELLO*



*HOLA*

## Strategic goals

For the 2024-2026 planning horizon, OMVIC's time, effort, and resources focus on achieving the following strategic goals across three priority areas.



### **Consumer protection**

Enhance consumer confidence through knowledge and awareness and by setting and enforcing standards of dealer and salesperson conduct.



### **Dealer and salesperson professionalism**

Ensure professionalism is advanced through education and other resources while focusing on emerging technologies.



### **Organizational excellence**

As a modern regulator, advance an inspired and collaborative culture, innovative organizational practices, and meaningful stakeholder relationships.



## 2025 Business Plan activities

The 2024-2026 Strategic Plan is supported by an annual Business Plan outlining specific activities for each year. The annual budget process is aligned to ensure the necessary human and financial resources are available to meet the objectives of each year's Business Plan. At the end of each year, an Annual Report is produced to disclose which Business Plan activities were achieved and to compare actual financial results to the budget.

### CONSUMER PROTECTION

**Strategic goal 1:** Enhance consumer confidence through knowledge and awareness and by setting and enforcing standards of dealer and salesperson conduct.

Strategic objectives	2025 activities
<b>1.1</b> Establish formal policy positions on compliance matters and develop an associated communications plan in 2025.	Develop revisions to the website public register to improve searchability and ease of access of information for consumers.  Develop a communications plan for dealers and salespersons to make them aware of what information will become available to the public in accordance with section 27 of the General O. Reg 333/08.
<b>1.2</b> Conduct a review of OMVIC's existing brand/strategy and implement an updated branding and identity strategy by the end of 2026 to enhance consumer knowledge awareness.	Develop a new consumer awareness campaign focusing on the benefits of buying from a registered dealer, how to avoid curbsiders, and how to look up a dealer or salesperson on OMVIC's website.  Begin the rebranding review process to better align with consumer protection mandate for better consumer awareness.  Solicit feedback on name rebranding from consumers and the sector.  Conduct a consumer awareness survey.
<b>1.3</b> Develop and implement innovative approaches to compliance issues by the end of 2026 to reduce the incidence of dealer and salesperson misconduct.	Increase use of Registrar's orders more frequently through the Industry Standards & Conduct department and the mystery shop program, as appropriate, in response to incidents of non-compliance and to reduce instances of false advertising.  Review webinars currently offered to dealers and salespersons, and develop a program whereby OMVIC can offer 50 per cent more webinars to address questions received by Industry Standards & Conduct.

### DEALER AND SALESPERSON PROFESSIONALISM

**Strategic goal 2:** Ensure professionalism is advanced through education and other resources while focusing on emerging technologies.

Strategic objectives	2025 activities
<b>2.1</b> Identify and assess primary risks and opportunities of emerging technologies in 2024 to inform OMVIC education and compliance activities.	Develop continuing professional development materials with feedback from operational staff and internal experts.  Integrate CPD materials with OMVIC's customer relationship management (CRM) platform, and incorporate them into training of new and existing staff.  Develop policy and procedures for CPD non-compliance, including integration with the organization's CRM platform to prohibit autorenewals of dealers and salespersons when there are outstanding CPD requirements.
<b>2.2</b> Develop an implementation strategy in 2025.	Secure a learning management system vendor.  Add human resources to support the CPD initiative.

## 2025 Business Plan activities

### ORGANIZATIONAL EXCELLENCE

**Strategic goal 3:** As a modern regulator, advance an inspired and collaborative culture, innovative organizational practices, and meaningful stakeholder relationships.

Strategic objectives	2025 activities
<b>3.1</b> By the end of 2026, achieve a positive and engaged workforce and be recognized externally as an employer of choice.	<p>Complete the workload study that began in Q1 2024.</p> <p>Communications team to support ongoing internal communications to employees.</p> <p>Continue staff engagement activities and conduct an annual staff satisfaction survey.</p>
<b>3.2</b> Develop and enhance a variety of organizational practices by the end of 2026 to support consumer protection initiatives.	<p>Add human resources to combat illegal vehicle sales, better protect consumers, and support dealers and salespersons.</p> <p>Establish distinct teams focused on resolution or investigations to streamline workflows.</p> <p>Restructure operational departments to better oversee and support each unit.</p> <p>Launch rebranding of Consumer Support and Dealer Support to better align with the functions of each department. As of January 2025, Consumer Support is the "Complaints &amp; Inquiries department" and Dealer Support is the "Industry Standards &amp; Conduct department."</p> <p>Add resources to support in-house CRM development and technical support services.</p>
<b>3.3</b> Strengthen key existing relationships with industry associations and consumer groups and identify new opportunities for collaboration by the end of 2026.	<p>Roll out stakeholder and prospective stakeholder surveys.</p> <p>Explore the addition of new stakeholders that intersect with OMVIC. Conduct outreach and determine the suitability of establishing a memorandum of understanding with agencies such as the Ministry of Transportation of Ontario; the Real Estate Council of Ontario; the Travel Industry Council of Ontario; and the Financial Services Regulatory Authority of Ontario.</p>
<b>3.4</b> Achieve long-term financial viability by the end of 2026.	<p>Implement a transaction fee increase in 2025, as well as an inflationary increase to all other fees. Assess work efforts involved with regulating offroad and wholesale transactions and consider whether additional fees are needed to continue to operate on a cost-recovery basis. Introduce late fees to cover additional costs incurred by OMVIC when processing late renewals.</p> <p>Continue to review operating expenses under management control in an effort to ensure value spending.</p> <p>Update financial modeling in consideration of changes in the industry (such as changes in vehicle sales volume trends).</p> <p>Update operating reserves projections and review quarterly.</p>

## Measuring success

OMVIC's progress toward meeting its strategic goals is monitored with key performance indicators tracked in a balanced scorecard (Appendix A). Management, the Board, and the ministry review the scorecard each quarter.

Performance reporting related to dealer and salesperson compliance, consumer protection, consumer awareness, and registrant/consumer satisfaction is also available on [OMVIC's website](#).





## Resources needed to meet strategic goals

### STRATEGIC GOAL 1:

**Enhance consumer confidence through knowledge and awareness and by setting and enforcing standards of dealer and salesperson conduct.**

IT resources will be needed to make revisions to the public register. IT will also implement the prevention of automatic renewal for dealers and salespersons who have not completed education courses required by the Registrar or are subject to disciplinary orders. Human resources will be added to support compliance with transaction fee remittance and dealer registration regulations.

Resources will be added to support an increase in inspection activities, and prepare for CPD compliance oversight.

The consumer awareness campaign and rebranding initiative will be managed by the Communications team.

These resources will enable OMVIC to improve the industry's compliance with regulatory requirements and improve awareness of consumer rights and protections.

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### STRATEGIC GOAL 2:

**Ensure professionalism is advanced through education and other resources while focusing on emerging technologies.**

The development of CPD course materials and their integration with the organization's CRM platform will require additional human resources. With these investments, OMVIC will meet its mandate to formally educate dealers and salespersons on an ongoing basis, advancing professionalism in the industry. The organization will also be adopting more alternative communication platforms, such as email blasts, to educate the industry as a commitment to explore and adopt more cost and time effective means of engaging with the sector.

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### STRATEGIC GOAL 3:

**As a modern regulator, advance an inspired and collaborative culture, innovative organizational practices, and meaningful stakeholder relationships.**

In 2025, multiple departments will collaborate to further OMVIC's work as a modern regulator.

The workload study will be managed by HR, with support from the Executive Management, Senior Management and Communications teams.

The implementation of a revised stakeholder engagement plan will involve collaboration between the Communications team and the Executive Management team. A fee review analysis of all fee types, including transaction, registration and CPD fees, will require coordination among the Executive Management team, Finance, Communications and Registration teams.

Additional human resources will be crucial in supporting the execution of OMVIC's Strategic Plan. The added capacity will enhance OMVIC's ability to proactively address illegal motor vehicle sales, increasing volumes of dealers and salespersons, and growth in organizational activities.

## Financial forecasts

Forecasts based on proposed fee increases effective September 1, 2025. Transaction Fee increases, and all other fees increasing each year based on annual rate of inflation.

	2025	2026	2027
REVENUES (\$ Thousands)	Budget	Forecast	Forecast
Transaction fees	16,250	25,585	31,121
Registration fees	6,639	7,327	8,251
CPD revenue (recovery of CPD costs)		650	986
Investment income	250	275	450
Interest and other	45	50	65
Transfer fees	875	892	910
Certification fees	480	490	500
Disciplinary penalties	110	115	120
Amort of deferred contribution	91	98	98
<b>TOTAL REVENUE</b>	<b>24,741</b>	<b>35,482</b>	<b>42,501</b>
<b>EXPENSES</b>			
Salaries and benefits	21,280	24,618	26,040
Public awareness	2,295	2,470	2,200
Professional services	2,045	2,034	2,005
Occupancy	821	795	803
General and administrative	911	1,209	1,262
Per-diem allowances	360	367	375
Amortization of capital assets	761	761	761
Government oversight fees	287	294	302
Telecommunications	253	258	263
Travel	448	457	453
Industry awareness	40	40	40
<b>TOTAL EXPENSES</b>	<b>29,500</b>	<b>33,303</b>	<b>34,504</b>
<b>Excess of revenues over expenses before other income</b>	<b>(4,759)</b>	<b>2,179</b>	<b>7,998</b>
Expense: OMVIC support to CF	383	-	-
Expense: Reserve for contingencies	-	-	-
<b>Excess of revenues over expenses</b>	<b>(5,142)</b>	<b>2,179</b>	<b>7,998</b>

\* The above financial forecasts may be affected by potential trade action by the United States of America and its impact on the Ontario motor vehicle sector.

## 2025 Balanced scorecard

OMVIC has developed a set of metrics to measure progress in achieving strategic goals and objectives. Progress is monitored through internal quarterly scorecards. Key metrics are listed below.


AREA	DEPARTMENT	DESCRIPTION	#	2025 FORECAST
Compliance	Registration	Number of new dealer applications processed	1	1,100
		Number of new salesperson applications processed	2	5,500
		Number of renewals processed	3	19,000
	Complaint resolutions	Number of complaints handled	4	475
		Percentage of complaints that result in successful conciliation	5	50%
	Inspections	Number of completed inspections	6	2,400
		Number of dealer site visits conducted by inspectors	7	30
	Investigations	Number of charges laid against curbsiders and registrants	8	2,000
		Number of entities charged	9	220
		Number of charges laid against curbsiders	10	1,250
	Registrar actions	Number of registrar actions	11	900
	Financial - Compensation Fund	Compensation Fund's unrestricted net asset balance (in millions)	12	\$8.5
		Percentage of Compensation Fund claim recoveries	13	10%




<b>Efficiency (turnaround time)</b>	<b>Registration</b>	Average number of business days processing for all new salesperson applications submitted online (including complete, incomplete, complex and non-complex applications and including staff follow up time to collect missing information and review)	14	<b>15</b>
		Average number of business days processing for all new salesperson applications submitted by email and mail (including complete, incomplete, complex and non-complex applications and including staff follow up time to collect missing information and review)	15	<b>30</b>
		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)	16	<b>90</b>
	<b>Complaints</b>	Average number of calendar days turnaround time for complaints handling	17	<b>45</b>
	<b>Inspections</b>	Average number of years that elapse between dealer inspections	18	<b>2.5</b>
	<b>Discipline</b>	Number of days turnaround time for a Discipline Tribunal Panel to issue a decision following the conclusion of a Hearing	19	<b>60</b>
<b>Education and awareness initiatives</b>	<b>Communications (their rights and protections in buying a car)</b>	Consumer awareness that buying from a registered dealer offers legal protections survey score	20	<b>45%</b>
	<b>Services</b>	Awareness of the OMVIC brand survey score	21	<b>34%</b>
	<b>Compensation Fund</b>	% awareness that individuals may be eligible for compensation from MVDCF if they suffer a financial loss as a result of buying from an OMVIC-registered dealer	22	<b>18%</b>


The 2025 metrics and forecasted outcomes are also applicable in 2026 and 2027, and will be adjusted annually, as appropriate.



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