

Driving Trust for a Safer Market

OMVIC 2024 ANNUAL REPORT



Mandate, Mission, Values

We exist to protect consumers and enhance the professionalism of the motor vehicle sales industry.

The **Ontario Motor Vehicle Industry Council (OMVIC)** is Ontario's regulator of motor vehicle dealers and salespersons. We are a not-for-profit corporation that administers and enforces the Motor Vehicle Dealers Act, 2002 (MVDA), the consumer protection statute governing vehicle sales in the province, accountable to the Minister of Public and Business Service Delivery and Procurement and the government. We also apply other consumer protection legislation such as certain provisions of the Consumer Protection Act, 2002 when it is applicable to uphold the rights of consumers who purchase motor vehicles in Ontario.

Conducting business as a motor vehicle dealer or salesperson in Ontario requires OMVIC registration. Our mandate is to ensure that the more than 8,000 motor vehicle dealers and approximately 30,000 registered salespersons in Ontario treat consumers with honesty, integrity and fairness.

OUR MANDATE

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

OUR MISSION

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

OUR VALUES

Consumer focus:

We are accountable and dedicated to consumer protection.

Professionalism:

We are focused on enhancing trust in the motor 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.

By the numbers

Dealers

8,112

Salespersons

30,135

New dealer applications

1,003

New salesperson applications

5,156

Total renewals processed

17,565

Calls from consumers

31,206

Open investigations

776

Closed investigations

834

Charges laid

2,511

Discipline notices

80

Proposals to revoke, refuse or suspend registration

34

Registrar's warning letters

122

Registration transactions processed

49,238

Compensation fund total claims paid to consumers

\$203,889

Compensation fund claims approved

43

Restitution returned to consumers

\$1,360,857

Reduction in average handling time for escalated complaints

7%

Inspections conducted

2,264

OMVIC brand awareness among consumers

33%

Total revenue

\$21,998,552

Total expenses

\$26,047,557

HIGHLIGHTS

OMVIC began implementing its three-year strategic plan, focusing on strategic goals in three areas: consumer protection, dealer and salesperson professionalism and organizational excellence.

OMVIC hired a General Counsel, enhancing the capabilities of its Legal department and rounding out the executive team.

OMVIC received approval to develop a mandatory Continuing Professional Development (CPD) program for dealers and salespersons, to be launched in 2026.

Message from the Chair



On behalf of the Board, I am pleased to present OVMIC's 2024 Annual Report.

A significant achievement last year was the Board's approval of OVMIC's 2024-2026 strategic plan, which will guide the organization's efforts in the coming years. The plan was informed by interviews with OVMIC's counterparts in other provinces, other leading industry regulators, partner organizations, the Ministry of Public and Business Service Delivery and Procurement, as well as internal consultations. It addresses critical areas affecting industry, including the political landscape, the economy, technology, and social and industry trends. OVMIC has a clear path forward as it works to protect consumers, ensure the professionalism of dealers and salespersons and evolve its culture, practices and stakeholder relationships.

The Board established the Consumer Advisory Council and Industry Advisory Council in 2024. These councils provide advice to the Board on emerging issues in the motor vehicle sales sector, approaches to enhance consumer and industry awareness and engagement, and opportunities for improvement to service delivery, policies and procedures. They met four times in 2024 to discuss several topics, including proposed regulatory amendments such as new Continuing Professional Development (CPD) requirements for dealers and salespersons. The councils strongly endorsed mandatory CPD to modernize the sector and elevate professional

standards. I would like to thank Angela Lockridge, Chair of the Consumer Advisory Council, and Jason Mayhew, Board Director and Chair of the Industry Advisory Council, for making the inaugural year of these councils insightful, impactful and productive.

In 2024, we welcomed three new Board members: Ken Kwall, Rob Leggat and Patrick Shea. We also bid farewell to departing board members Daniel Hanna, Bruce Matthews and Chair Virginia West. In June, I was honoured to be appointed Chair of the Board by the Minister of Public and Business Service Delivery and Procurement. Having served on the Board since 2021, I look forward to continuing our collective commitment to good governance, financial oversight and risk management.

As OVMIC continues implementing its strategic plan, I would like to acknowledge the thoughtful leadership of CEO and Registrar Maureen Harquail and the hard work of all staff. I am confident the changes underway will further the organization's mission to enhance trust and professionalism in Ontario's motor vehicle sales industry and protect consumers through education, oversight and enforcement.

PATRICIA PERKINS
Chair of the Board

Message from the CEO and Registrar



Since becoming CEO and Registrar in 2022, I have been honoured to help lead OMVIC through a remarkable journey of transformation and growth toward becoming a best-in-class regulator. In 2024, we made significant strides towards realizing that goal.

We began implementing our three-year (2024-2026) strategic plan, focused on three strategic areas: consumer protection, dealer and salesperson professionalism, and organizational excellence. Those three priorities are the driving force behind everything we do at OMVIC, and our unwavering focus on achieving them is critical to a safe, trusted and effectively regulated motor vehicle sales marketplace in Ontario. I know that the entire OMVIC team is dedicated to these goals.

Progress in 2024 included the appointment of a General Counsel, a role that not only oversees the Legal department but also is part of the executive management team. The hiring of Shelly Feld as General Counsel was an important step in modernizing our corporate structure, and it will help ensure that OMVIC leverages the full suite of regulatory and enforcement powers available to it with confidence and efficiency. It is a key development in our goal of enhancing consumer protection.

Also in 2024, OMVIC was given a mandate to develop and implement a Continuing Professional Development (CPD) program for the motor vehicle sales industry. Starting in early 2026, all registered motor vehicle dealers and salespersons will be required to participate in OMVIC's CPD program and maintain their skills. This is a first, not just for OMVIC, but for the entire industry in Ontario, and it will help rectify a long-standing education gap for motor vehicle sales professionals. I am particularly pleased that this important initiative has attracted widespread support from industry stakeholders, including the Motor

Vehicle Retailers of Ontario (MVRO) and the Used Car Dealers Association of Ontario (UCDA).

OMVIC's journey toward becoming a best-in-class regulator will not be successful without the commitment, focus and engagement of our people. Our goal is to make OMVIC a great place to work, and that means being thoughtful about how to keep our employees engaged. In 2024, we continued to hone our hybrid work model to better suit the needs of our employees and the organization. We introduced an employee wellness benefit, to be launched in 2025, and improved our vacation policy. But perhaps the most tangible manifestation of our focus on people was the first-ever OMVIC Day, which brought together the entire organization for a day of interaction, engagement and some exceptional guest speakers. It was an inspirational opportunity not only to get to know one another and improve working relationships, but also to collectively reflect upon the importance of OMVIC's work to so many people across Ontario.

Finally, I am pleased to report that we made significant progress toward our organizational goals in 2024. We have now implemented most of the recommendations directed toward OMVIC by the Office of the Auditor General in its 2021 Value-for-Money Audit Report and by the Standing Committee on Public Accounts in 2023.

The journey set out in our three-year strategic plan has just begun. The strides we have made would not have been possible without the support of our new chair, Patricia Perkins, and the entire Board. I am grateful for their support not just of me, but also OMVIC's vision as a best-in-class regulator—a vision that we will continue to strive toward in the years to come.

MAUREEN A. HARQUAIL, KC, MPA, ICD.D.
CEO & Registrar



"I was assisted by [OMVIC staff] and was extremely pleased with her service and our correspondence back and forth. She ensured to give me all details needed for my claim and communicated each step to me in a timely manner. I really appreciate her help and guidance as well as the overall OMVIC experience I had."

CONSUMER FEEDBACK, 2024

Strategic goals

OMVIC's 2024-2026 strategic plan defines three key areas of focus:



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.

Driving consumer protection

“Enhanced dealer and salesperson reporting, more transparent and efficient complaints handling processes, improvements in dealer and salesperson and consumer communications, and updated enforcement approaches marked OMVIC’s progress in strengthening consumer protection in 2024.”

JEFF DONNELLY, LL.M., Q.Med.
Chief Consumer Protection Officer

Consumer protection is central to OMVIC’s mandate. Our goal is to improve consumer awareness and confidence in Ontario’s motor vehicle sales industry, emphasizing effective marketing, education, resources, and regulatory activities that ensure a fair and positive process for consumers purchasing vehicles.

Continually enhancing consumer protection is an organization-wide mandate, requiring co-operation and joint commitment across all of OMVIC’s departments.

More effective communications

Almost
7,000
subscribers
to Consumer
Wheels Report

Raising awareness about consumer rights and how OMVIC can protect consumers are key elements of our role as a regulator.

In Ontario, **the advertised price for a motor vehicle must include all fees and charges** a dealer intends to collect, with the exception of harmonized sales tax and licensing. Informing the public of this requirement is a perennial effort of the Communications team. Consumer awareness of all-in pricing has increased by five percentage points since 2022 (from 39% to 44%).

In 2024, we continued to educate the public about curbsiders and the importance of buying vehicles from registered dealers. **Curbsiders** are illegal, unlicensed vehicle dealers who misrepresent themselves, and often the vehicles they sell. They often pose as private sellers. In some cases, they operate as small automotive businesses. **Consumer awareness of curbsiders grew to 27% from 25% in 2023.**

A key objective of the 2024-2026 strategic plan is the review of OMVIC's existing brand and implementation of an updated strategy by the end of 2026.

We achieved two milestones in that process in 2024, with the successful completion of requests for proposals (RFPs) for OMVIC's marketing/consumer awareness campaign and its brand campaign. These RFPs establish a new foundation for how OMVIC will communicate to consumers and stakeholders. As the campaigns roll out in 2025, the focus will be on reaching consumers earlier in the purchase process, so that they can take better advantage of OMVIC's resources and counsel before they make a purchase decision.

OMVIC expanded its channels for consumer and stakeholder communications through the use of video, blogs and other online content. **Our quarterly consumer newsletter, the Consumer Wheels Report,** details compliance issues and trends, as well as recent administrative actions, while the Regulator's Report, Dealer Standard and Dealer Bulletin newsletters cover similar content for dealers and salespersons with a view to helping them maintain compliance with the MVDA. We also continued to reach consumers through education sessions, with 46 sessions delivered in 2024, an increase from 37 in 2023.

	2022	2023	2024
All-in price awareness among consumers	39%	42%	44%
Consumer understanding of curbsiders	25%	25%	27%
OMVIC brand awareness among consumers	30%	32%	33%
Number of consumer education sessions delivered	36	37	46
People registered for Automotive Business School of Canada at Georgian College	Not reported	8,500+	9,500+

More efficient processes for consumer complaints

Every year, OMVIC’s Consumer Support department receives more than 40,000 communications from consumers, including thousands of complaints regarding vehicle purchases. Consumer Support staff prioritize resolving consumer concerns, complaints and inquiries, but many often fall outside of OMVIC’s purview as a regulator.

To address this challenge, we adopted a two-pronged approach. The first step was to better define and raise awareness of which issues OMVIC can address, and which issues are not within our legal jurisdiction. **On the OMVIC website, consumers can now find a step-by-step guide to the complaints process**, including a list of complaints that fall within OMVIC’s jurisdiction (e.g., vehicles repossessed or seized by law enforcement, unpaid liens, and failure to deliver a financed vehicle) and a list of those that do not (e.g., buyer’s remorse, manufacturer defects, and vehicle repairs), with suggestions for where to seek support elsewhere as appropriate. This provides consumers with an understanding of the types of issues that OMVIC can address.

The second step was to focus the handling of complaints on potential breaches of legislation that may present a greater risk of harm and warrant intervention or action on the part of OMVIC. OMVIC may escalate the complaint for appropriate investigation or administrative action against a dealer and/or salesperson. In such cases, the Consumer Support department will continue to explore whether the issue can be resolved through facilitation with the dealer and consumer.

This filtering of complaints resulted in fewer being formally escalated in 2024 and has allowed OMVIC to use its resources more efficiently and effectively. In every case, the goal is the same: more efficient handling of escalated complaints and better outcomes for consumers.

Additionally, members of the public, dealers and salespersons, and external stakeholders may file a complaint against OMVIC. Information about the process is available **on our website**.

Reduction in average
time handling escalated
complaints versus 2023

7%

Formal complaints
reviewed

1,123

Formal complaints
escalated and closed

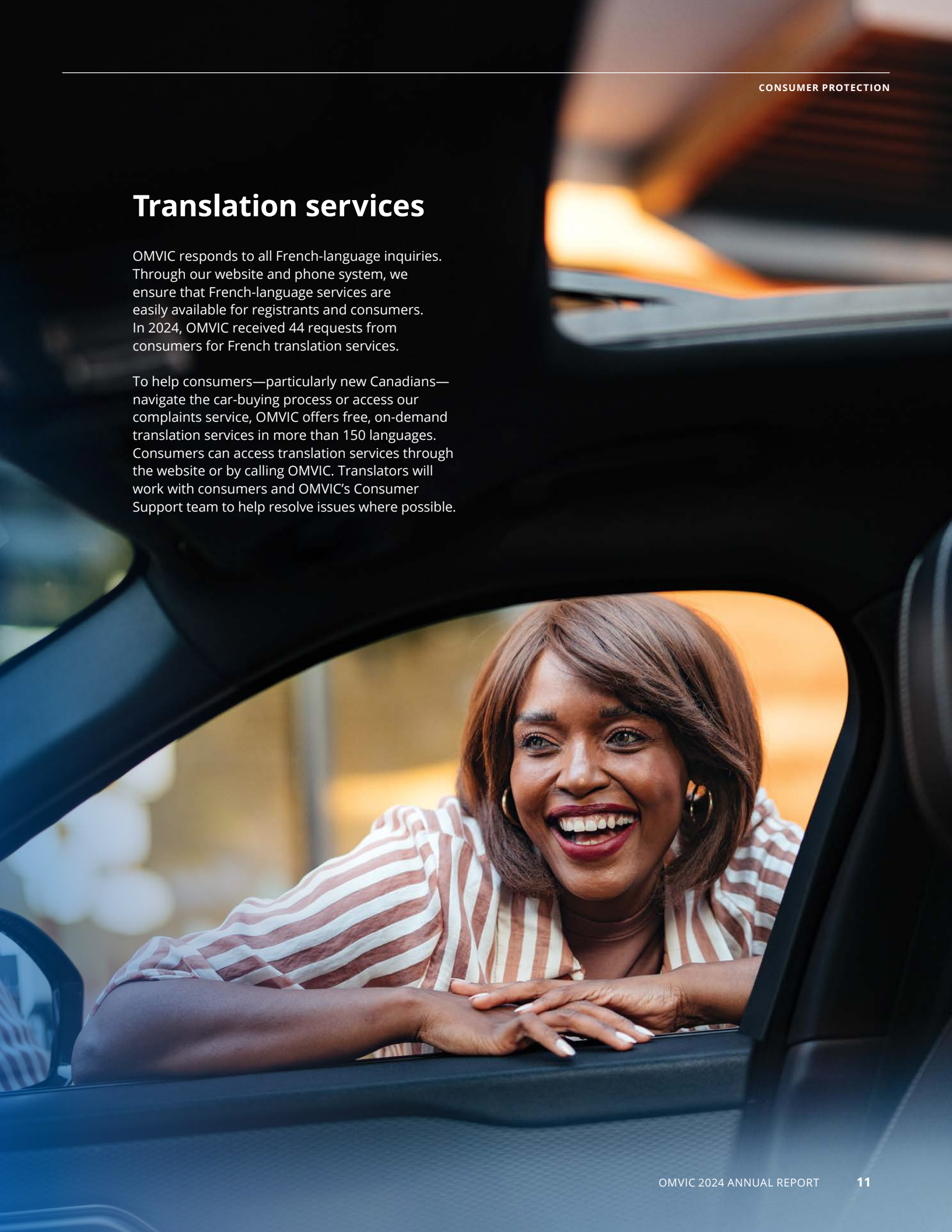
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	2022	2023	2024
Calls from consumers	29,152	38,274	31,206
Complaints received: General inquiry emails	7,355	8,608	8,569
Complaints received: Online complaint forms	2,541	4,066	2,445
Top categories of complaints	Vehicle condition: 32% Misrepresentation: 11% Contract dispute: 11% Liquidated damages: 6%	Vehicle condition: 31% Misrepresentation: 8% Contract dispute: 9% Liquidated damages: 7%	Vehicle condition: 31% Contract dispute: 11% Misrepresentation: 9% Liquidated damages: 6%
Consumer satisfaction survey results	Knowledge: 3.9/5 Courtesy: 4.1/5 Efficiency: 3.6/5	Knowledge: 4.2/5 Courtesy: 4.3/5 Efficiency: 3.9/5	Knowledge: 4.1/5 Courtesy: 4.1/5 Efficiency: 3.8/5
Dealer satisfaction results	Knowledge: 4.4/5 Courtesy: 4.3/5 Efficiency: 4.3/5	Knowledge: 4.3/5 Courtesy: 4.4/5 Efficiency: 4.2/5	Knowledge: 4.8/5 Courtesy: 4.9/5 Efficiency: 4.8/5

Translation services

OMVIC responds to all French-language inquiries. Through our website and phone system, we ensure that French-language services are easily available for registrants and consumers. In 2024, OMVIC received 44 requests from consumers for French translation services.

To help consumers—particularly new Canadians—navigate the car-buying process or access our complaints 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 where possible.



Using progressive enforcement to encourage compliance

Ensuring dealers and salespersons comply with the MVDA and its regulations is a core element of OMVIC’s consumer protection efforts. While serious violations may result in a proposal to revoke or impose conditions on registration, OMVIC has a suite of less severe disciplinary options available. Some of these options—such as Registrar’s warning letters, which inform a dealer or salesperson of a potential violation and give them an opportunity to correct it, and education orders, which require dealers or salespersons to attend courses to upgrade their knowledge of regulations—have been rarely used in the past.

In 2024, however, under the direction of the General Counsel, OMVIC began using such measures more frequently as part of a more comprehensive and graduated risk-based approach to dealing with violations and potential violations by dealers and salespersons. The rationale for this shift is, in part, to adopt a zero-tolerance stance towards breaches of the MVDA, to ensure minor violations can be addressed with appropriate levels of discipline. Another reason is prevention—addressing potential or minor violations before they evolve into serious issues that may cause significant harm to consumers. OMVIC initiated more than twice as many disciplinary proceedings in 2024 than in 2023.

Education orders
(Number of s.14 Notices
requiring the dealer and
salesperson to take an
educational course)

6

Notices of
immediate suspension

3

	2022	2023	2024
Registrar actions	921	971	1,207
Registrar’s warning letters	50	62	122
Proposals to revoke, refuse, or suspend registration	27	45	34
Discipline notices	36	33	80

Emerging trends

As a modern regulator, OMVIC must respond to changing conditions affecting Ontario's automotive marketplace. Over the last year, many phenomena have required our attention and action.

CURBSIDERS

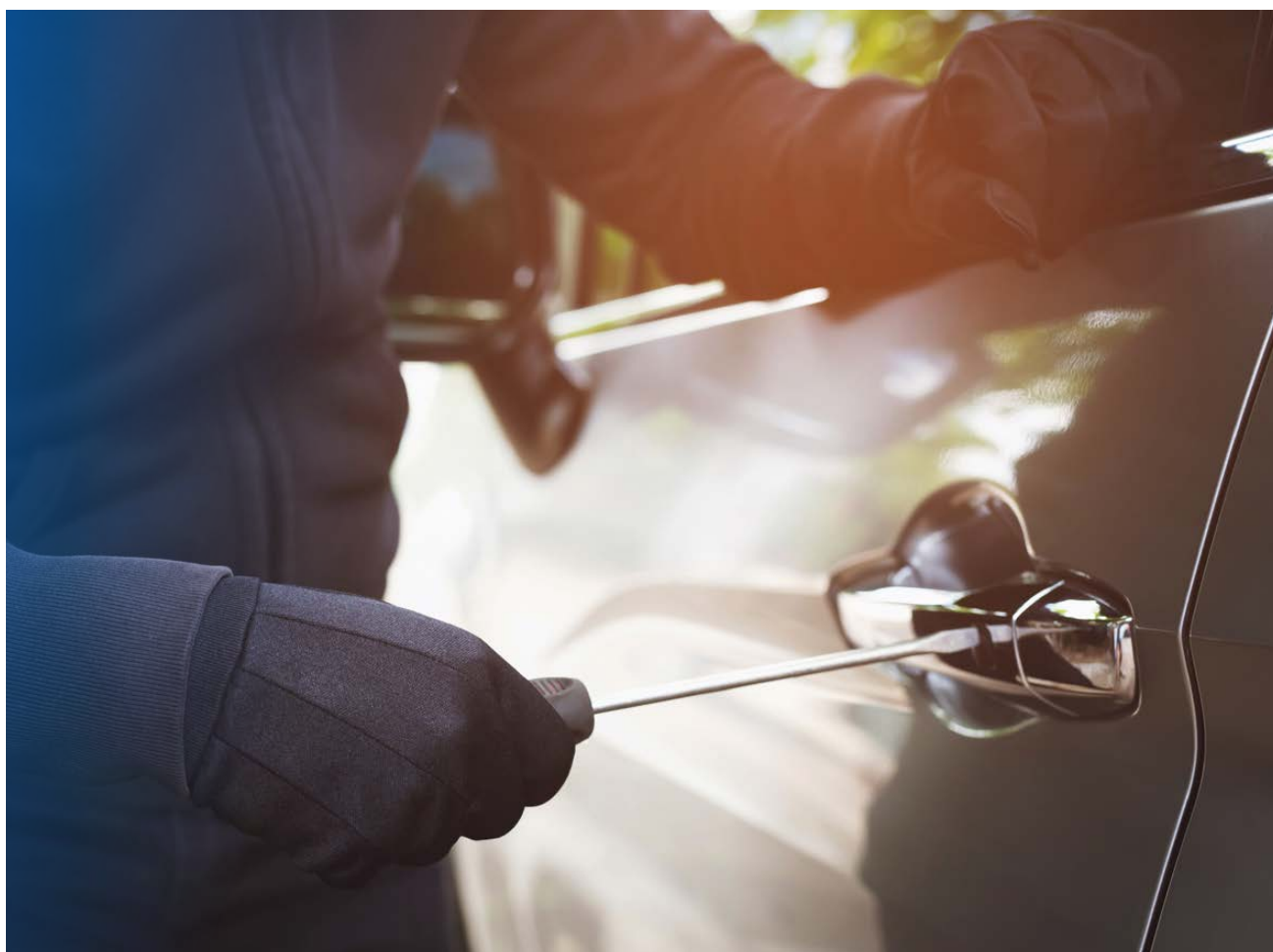
In addition to educating consumers about curbsiders and how to identify them, we continued our enforcement efforts by laying more than 1,200 charges against alleged curbsiders. Together, education and enforcement protect consumers and help maintain a fair, safe and informed marketplace.

CAR THEFT

The rise of motor vehicle theft in Ontario required OMVIC staff to receive specialized training in identifying and managing stolen vehicle-related complaints. The most common: police repossession of vehicles.

RE-VINNING

In 2024, OMVIC handled an increased number of investigations that involved stolen vehicles, including cases of "re-VINing" (falsified vehicle identification numbers) and stolen vehicles entering the retail market via trade-ins at legitimate dealerships.



Compensating consumers

The Motor Vehicle Dealers Compensation

Fund (MVDCF) is a consumer protection program that compensates eligible consumers up to \$45,000 if they suffer financial loss from a motor vehicle purchase at a registered dealer. The MVDCF helps maintain a safe marketplace for consumers by offering added financial security when buying a car from a registered dealer. Capital available to the MVDCF to pay consumer claims is primarily generated from one-time fees of \$300 paid by new dealers.

WHAT'S NEW IN 2024

- OMVIC amended its letter of credit policy and will continue to request letters of credit from new dealers based on a thorough risk assessment, as well as require existing dealers to provide a letter of credit when financial concerns have been identified. With this change, more letters of credit will be on file, which will mitigate the risk of reduced compensation to apply to consumers' claims.
- OMVIC explored ways to educate consumers about the fund, including geotargeting online advertising in parts of Ontario where a dealer has gone bankrupt or otherwise failed.
- To ensure efficiency and to continue to provide a high level of customer service, OMVIC began a review of the current compensation fund application, to help increase efficiencies and guide consumers through the application process.



Notable claims in 2024

Dealership:
CARONE

When CarOne in Eastern Ontario declared bankruptcy in 2023, the dealer's in-house warranty and service programs failed, too, putting customers who had enrolled into these programs at risk. The MVDCF covered pro-rated amounts of the warranty premium, and/or the cost of repairs that would have been covered under the dealer's warranty or service programs.

Total paid to claimants:

~\$217,000 (including claims paid in 2023)

Dealership:
ECHO AUTO GROUP

In 2023, OMVIC's Registrar revoked the licence of Echo Auto Group, based in Toronto, for failure to discharge liens, failure to deliver vehicles to customers and failure to pay wholesale dealers for the purchase of vehicles. Claims to the MVDCF were the result of lien non-payouts on trade-ins, as well as deposits/payments provided to the dealer for vehicles that were not delivered to claimants.

Total paid to claimants:

~\$347,000 (including claims paid in 2023)

Claims paid in 2023/2024 fiscal year
(Nov. 1, 2023, to Oct. 31, 2024):

43 claims totaling
\$203,889

Claims paid in 2022/2023 fiscal year:

128 claims totaling
\$842,935

Driving dealer and salesperson professionalism

"I believe OMVIC's continuing professional development program will be a game-changer in terms of dealer and salesperson professionalism, improving trust in the industry and, ultimately, protecting consumers as well."

MAUREEN A. HARQUAIL, KC, MPA, ICD.D.
OMVIC CEO & Registrar

As Ontario's motor vehicle sales regulator, OMVIC has a mandate to educate registrants and enforce the MVDA to ensure a high level of professionalism among dealers and salespersons. Honest and regulation-compliant practices protect consumers and help build and maintain public confidence in the industry. OMVIC focuses on supporting professionalism through timely and relevant education, information and resources for dealers and salespersons, as well as leveraging technology to improve oversight and enforcement.

A learning breakthrough for industry professionalism

The motor vehicle sales industry has evolved rapidly over the past three decades, placing pressure on dealers and salespersons to keep up with new technologies, volatile market conditions and regulatory changes. In the face of rapid change, however, there has been a lack of formal educational support to ensure that registrant skills and knowledge stay up-to-date.

Enrolment in **OMVIC's Automotive Certification Course (ACC)**, administered by the Automotive Business School of Canada at Georgian College, is mandatory for anyone wishing to register as a vehicle salesperson or dealer in the province. **In 2024, more than 9,500 people registered for the ACC**—an increase from the more than 8,500 that registered the previous year.

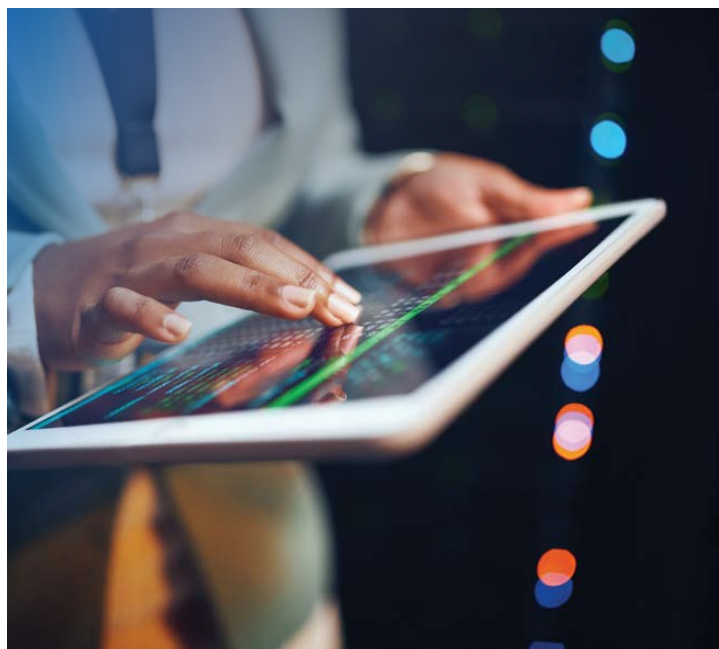
While dealers and salespersons have been required to successfully complete the Automotive Certification Course before initial registration, there has been no requirement for registrants to receive ongoing education and training. Although OMVIC has worked to fill the knowledge gap with educational seminars, publications and other resources, it has not had authority to provide and require ongoing professional development of dealers and salespersons.

That changed in the summer of 2024, when the province amended the rules to require registrants to successfully complete continuing education requirements required by OMVIC's Registrar. The Continuing Professional Development (CPD) program will be mandatory to maintain registration in good standing, and it will require dealers and salespersons to complete online seminars to maintain their skills and knowledge as a condition for registration renewal. OMVIC has already started the process of selecting a learning management system (LMS) provider, and through 2025 the program will be developed in close consultation with industry stakeholders to ensure that it addresses practical content that will support the efforts of dealers and salespersons to remain compliant with their regulatory obligations. When it launches in early 2026, OMVIC's CPD program will be a major step forward for professionalism in Ontario's motor vehicle sales industry.

Leveraging technology

Reliable and comprehensive transaction data collection is key to OMVIC's effective oversight and enforcement of the motor vehicle sales industry. In 2024, we implemented an improved transaction reporting process to identify inaccuracies or underreporting by dealers.

We provided guidance to dealers and salespersons that beginning in 2025, all dealers and salespersons must provide transaction fee reports that include the date of the transaction, the consumer's name, the VIN, and the type of transaction (cash, finance, lease, etc.). This new policy will create a much more accurate and transparent reporting function for dealers. It will also enable OMVIC's Inspections team to conduct initial inspections (for instance, by looking up data associated with a vehicle's VIN) more efficiently via electronic records examination. This should make remote inspections, already being tested by the Inspections team, more feasible going forward.



Embracing innovation in enforcement

Every year, OMVIC inspectors conduct hundreds of inspections to ensure that dealers and salespersons comply with the MVDA.

Inspections enable OMVIC to identify and address regulatory contraventions, but they are also time-consuming and labour-intensive. In remote parts of the province, inspections can also be a logistical challenge for staff. One potential solution to this challenge is the rollout of remote inspections.

In 2024, OMVIC tested the feasibility of remote inspections by adding them as a complement to in-person inspections, conducting more than 300 during the year. Remote inspections were typically conducted on lower-risk dealers and salespersons in regions far from Toronto, who also had electronic records that could facilitate an off-site review. OMVIC will review the effectiveness of these inspections and gather dealer and salesperson feedback on the process before a more extensive rollout.

Total number of inspections in 2024

2,264

Remote inspections

328

Total number of prosecutions

205

	2022	2023	2024
Number of open investigations	448	835	776
Number of closed investigations	565	830	834
Total charges laid against dealers and salespersons	1,095	756	1,269
Total charges laid against curbsiders	1,020 charges against 86 alleged curbsiders	839 charges against 118 alleged curbsiders	1,242 charges against 169 alleged curbsiders
Total number of entities charged	151	212	293
Inspections	1,146	2,471	2,264
Average time between inspections (years)	2.6	2.9	2.5
Site visits	31	56	58

Proactive enforcement: Dealer mystery shops

Many tips regarding dealers failing to comply with the MVDA come to us from concerned members of the public, but it is important for us to also identify instances of noncompliance proactively.

In our **mystery shop program**, inspectors visit dealers without identifying themselves as OMVIC staff to test whether they are meeting legal requirements for how they sell and advertise their vehicles. In 2024, we saw significant improvement, but many dealers continued to fall short.

- **Pass rates for dealers that were mystery shopped increased for the third straight year.** Recidivism rates for dealers who had previously failed a mystery shop declined.
- All dealers found to be non-compliant in 2023 were re-shopped in 2024. Re-shopped dealers showed an 18% improvement in compliance compared to the previous year.

Those who fail a mystery shop may receive warning letters, have disciplinary proceedings commenced against them or be charged with Provincial Offences. In this way, the mystery shop program feeds into our overall enforcement activities. But it is also meant to encourage compliance: we advise dealers that the results of administrative actions will be disclosed to consumers in our publications and remind them of the availability of our educational webinars and advertising review services.



Driving organizational excellence

“Our first-ever OMVIC Day took months to plan, but the reward was huge. It was truly an inspirational day and an opportunity for team members to re-engage with one another and with OMVIC’s mission.”

JOANNE BEATON, FCPA, FCGA, CRM, C. Mgr, CHE, ICD.D.
Chief Administrative Officer

At OMVIC, we recognize that our success—and the success of the industry in maintaining consumers’ trust—relies on the ability of our staff and our processes to execute our goals. OMVIC’s three-year strategic plan calls for the fostering of a united, effective and positive staff culture and the allocation of sufficient resources to fulfill our mandate effectively. Organizational excellence also means embracing new technologies, where appropriate, to modernize processes and increase efficiency, and fostering positive and effective relationships with key stakeholders in the motor vehicle sales industry.

Keeping team members engaged

OMVIC has successfully employed a hybrid work model for its approximately 150 team members since 2022, with no discernible loss of productivity, while allowing staff greater flexibility and relief from long commutes.

As the threat of COVID-19 has diminished over the past few years, OMVIC has been working hard to boost and maintain employee engagement in our mission. In 2024, one of the major initiatives in this regard was the first-ever OMVIC Day, held in November, where team members gathered for a day of learning, engagement and motivation. Feedback from employees has been incredibly positive, and OMVIC will continue to develop similar opportunities for team building.

OMVIC also focused on supporting staff in their professional development journeys. Staff across several departments earned professional development certifications in 2024, with financial support from OMVIC.

NEW IN 2024

- OMVIC expanded its health and wellness initiatives, including maternity and parental leave top-ups, improved vacation time for new hires, and a new wellness benefit.
- **Employee survey results were encouraging, with general job satisfaction increasing from 68% to 84%.**

	2023	2024
Vacant positions filled	33	41
General job satisfaction	68%	84%
% of staff who felt their contributions at work were recognized	60%	80%

Rethinking the role of technology

Understanding and leveraging evolving technology solutions will be key to OMVIC’s ability to succeed in its mission. That will require enhancements in our approach to information technology and the role of the IT department, which has functioned as an internal support to other departments within OMVIC. In 2024, the IT department developed a three-year (2025-2027) strategic plan focused on driving innovation, enhancing operational efficiency, and ensuring robust security across all digital platforms.

	2022	2023	2024
Support-related tickets processed	5,730	7,800	7,712
Internal client satisfaction rating	5 out of 5	5 out of 5	5 out of 5
% of tickets closed on time	97%	Over 90%	Over 87%
System uptime (as percentage)	100%	Over 99%	Over 99%
Percentage of applications/ systems migrated to the cloud	43%	70%	95%

Driving long-term financial viability

OMVIC has been operating with an annual deficit since 2022. Challenging economic and industry conditions, along with increased expenditures as OMVIC strengthened its consumer protection mandate, have been in large part responsible for these deficits, but another factor has been that dealer and salesperson fees had not increased for many years.

In 2024, that changed. After careful review and extensive consultation with industry stakeholders, we introduced wide-ranging, yet modest fee increases for dealers and salespersons, effective April 2024. For example, the salesperson renewal fee, set at \$175 in 1994, was increased to \$200; the new salesperson application fee, set at \$250 in 2008, was increased to \$335—an average annualized increase of less than 2%.

These fee increases will result in a substantial improvement in OMVIC's ability to continue to deliver on its mandate over time. OMVIC will continue to monitor its revenues and fee structures against operational demands.

Salesperson
renewal fee

\$200

New salesperson
application fee

\$335



Creating efficiencies

OMVIC must perform at a high level to effectively fulfill its mandate. In 2024, we created efficiencies by introducing changes in the Legal and Registration departments and modernizing our registration application processes.

- The Legal department developed three legal teams to increase specialization and efficiency: a provincial offences group, to pursue prosecutions in provincial court; a disciplinary proceedings group, which conducts hearings before OMVIC’s disciplinary tribunal; and a registrations group, which drafts proposals on behalf of the Registrar to refuse applications for registration or suspend or revoke the registrations of registrants who do not meet the requirements for registration in the industry and represents OMVIC if applicants or registrants appeal to the Licence Appeal Tribunal.
- To help current and potential dealers and salespersons in navigating the customer relationship management (CRM) system, the Registration department set up a dedicated telephone queue to provide technical support. After its launch in August, the dedicated support line accounted for nearly 20% of overall call volume.
- The number of incomplete dealer applications received declined from 2% in 2023 to 1% in 2024.
- Moving all 33 registration application processes online presented significant challenges, but the Registration team still maintained a 98% dealer and salesperson satisfaction score.

	2022	2023	2024
Transactions processed	56,837	50,587	49,238
Dealer and salesperson satisfaction survey results	Knowledge: 4.8 Courtesy: 4.8 Efficiency: 4.7	Knowledge: 4.9 Courtesy: 4.9 Efficiency: 4.8	Knowledge: 4.88 Courtesy: 4.88 Efficiency: 4.85
Salesperson applications (new and re-apply) filed online vs. paper based	58%	81%	99%
Salesperson transfers/ change applications filed online vs. paper based	74%	91%	100%
Dealer and salesperson satisfaction with OMVIC’s services (based on knowledge, courtesy & efficiency scores)	94%	98%	98%
Percentage of incomplete new dealer applications received	66%	2%	1%
Average number of business days processing for all new dealer applications	111	83	63

Finance

The Finance department 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 strategic plan, driving more efficient outcomes at lower costs while ensuring departments are adequately funded and resourced. Finance also adds value through data analysis, ensuring 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 make decisions effectively.

WHAT'S NEW IN 2024

- The Finance department took the lead in negotiating a new, 10-year lease for OMVIC headquarters at 65 Overlea Blvd. in Toronto. The lease includes favourable terms and provides stability for OMVIC for the next decade.
- To enhance the efficient use of space, OMVIC is undertaking substantial renovations overseen by the Finance department. Renovations began in 2024 and are scheduled for completion in 2025.







“OMVIC’s enforcement staff were courteous and helpful. They came in with the attitude that they were there to help me be compliant. It was so refreshing to see that approach from a regulatory authority.”

DEALER AND SALESPERSON FEEDBACK, 2024

The teams driving OMVIC

COMMUNICATIONS

The Communications department helps create two-way communication to build strong relationships with stakeholders and raise awareness about consumer rights and protections under the MVDA. The department oversees a wide range of activities to support OMVIC's strategic goals, along with the goals and objectives of individual departments. It is responsible for internal communications, media relations, consumer awareness, education, and stakeholder relations.

CONSUMER SUPPORT

The Consumer Support department responds to consumer inquiries prior to the purchase of a motor vehicle, as well as issues that arise following a purchase. The department provides guidance to assist motor vehicle buyers who may have an issue with a registered dealer or who need advice before purchasing a motor vehicle. Moreover, it aids OMVIC in staying abreast of trends by identifying prevalent industry issues and mitigating associated risks.

ENFORCEMENT

The Enforcement department is tasked with ensuring dealers and salespersons comply with the MVDA and its regulations through proactive regulatory enforcement activities including inspections, investigations, and mystery shops. The department protects consumers from curbsiders and aids other law enforcement agencies with resources, awareness, and evidence sharing.

The department is made up of three distinct teams: Inspections, Investigations, and Dealer Support. These teams work together to ensure that dealers and salespersons comply with their regulatory obligations, consumers are protected, and dealers receive the support that they need.

HUMAN RESOURCES

The Human Resources (HR) department 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 department recruits employees, coordinates payroll and benefits administration, and manages professional development.

INFORMATION TECHNOLOGY

The IT department plays a critical role within OMVIC, maintaining and improving technology-related systems to support the organization's overall business objectives as a consumer protection agency. IT is responsible for technological infrastructure management; integration, development, and maintenance of software; data management and security; cybersecurity and IT governance, as well as staff training and compliance with all applicable best practices and policies.

LEGAL SERVICES

OMVIC's Legal department carries out the Registrar's administrative actions and prosecutes offences under the MVDA and the Consumer Protection Act, 2002. In addition to conducting provincial offences prosecutions, disciplinary proceedings before OMVIC's Discipline Tribunal and appeals to the Licence Appeal Tribunal, the department provides strategic legal advice and support to all other OMVIC departments and senior management.

REGISTRATION

Registration with OMVIC is mandatory for all motor vehicle dealers and salespeople in Ontario. Trading in motor vehicles without being registered by OMVIC is a serious offence. The Registration department processes approximately 50,000 transactions annually, including new dealer/salesperson applications and renewals.

If the Registration department identifies any applicants operating a business without the required registration, the matter will be brought to the attention of OMVIC's Enforcement department for further investigation.

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"Please keep doing the amazing work that you do. Without your support our jobs would be so much harder. Thank you!"

OMVIC STAFF FEEDBACK TO IT TEAM

Audited financial statements overview

For 2024, OMVIC reported a net deficit of \$4,049,005. The deficit for 2024 was expected and represents a 20% improvement compared to the 2023 deficit of \$4,959,891.

As a result of the deficit, OMVIC's total net assets declined from \$13,373,256 at the beginning of 2024 to close the year at \$9,324,251. This decline was consistent with the Office of the Auditor General of Ontario's recommendation in 2021 that OMVIC deploy its accumulated surpluses to enhance and improve consumer protection. At the end of fiscal 2024, total liabilities and net assets were \$16,072,535, compared with \$19,104,152 in 2023.

Total revenues for the year were \$21,998,552—15% higher than in 2023 (\$19,146,786). In 2024, OMVIC saw increases in transaction and registration fees following the introduction of a new fee schedule effective April 2024, as well as increases in disciplinary fines and certification course revenues. Contributing to the stronger revenue picture was positive investment income of \$445,402. Investment income is recognized on an accrual basis, encompassing interest, dividends, realized gains (or losses) from investment sales, and unrealized gains (or losses). Notably, in 2022, OMVIC divested all equity holdings to safeguard capital for future operational needs.

Transaction fee revenue increased by \$1,758,805, or 15%, to \$13,778,085 compared to \$12,019,280 recorded in 2023. Registration fees grew by \$833,703, to \$6,201,183—an increase of 16%. Much of the revenue growth is attributable to the adjusted fee schedule introduced in the spring to right-size historical fees to present day. The full impact of the 2024 fee changes will likely not be realized until the end of 2025. Revenue from certification course fees increased by 14% over 2023, while revenue from disciplinary fines increased by 72%, to \$187,650, due to increased proceedings brought before the Discipline Tribunal.

Total operating expenses in 2024 were \$26,047,557, compared to \$24,106,677 in 2023. Salary and benefit expenses ended the year at \$18,276,320 which was \$174,680 lower than the budgeted salary and benefit expense of \$18,451,000. Public awareness spending increased to \$2,121,156, compared to \$1,993,787 in 2023. Meanwhile, inflationary pressures lessened compared to 2023, but still contributed to a general increase in operating expenses.

The new fee schedule introduced in April 2024 helped to reverse the flat revenue OMVIC had seen in recent years, and it should improve OMVIC's fiscal position in the coming years. While another deficit is expected in 2025 as OMVIC delivers upon its three-year strategic plan, we expect OMVIC will achieve a modest surplus in fiscal 2026.

The 2024 audited financial statements overview is drawn from OMVIC's audited financial statements. To access the audited financial statements, please visit [OMVIC.ca](https://www.omvic.ca), contact communications@omvic.on.ca, or call 1-800-943-6002.



Corporate overview

OMVIC is governed by a nine-member board made up of three members elected from the motor vehicle industry, three from the general public, and three appointed by the Minister of Public and Business Service Delivery and Procurement. The Board oversees the effective and efficient implementation of the organization's mandate on behalf of Ontarians.

Additionally, 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 OMVIC and its mandate. Director biographies and a list of board committees are available on [OMVIC.ca](https://www.omvic.ca).

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.

Organizational chart



Executive Management Team

MAUREEN A. HARQUAIL

KC, MPA, ICD.D.

—CHIEF EXECUTIVE OFFICER AND REGISTRAR

Maureen is the Chief Executive Officer and Registrar of OMVIC. She has served as a leading strategic and legal adviser in regulated environments for over 20 years.

She is admitted to practice law in Ontario, Alberta, England and Wales. Previously, she was the Director, AML/ATF (anti-money laundering/anti-terrorist financing) Policy with CIBC. Maureen spent 10 years as General Counsel and Chief Administrative Officer with the Ontario Racing Commission and has also served as a federal environmental and regulatory prosecutor with the federal Department of Justice. She served a number of years in the Naval Reserve at HMCS York and HMCS Carleton.

Maureen is a graduate of the University of Toronto (Honours Bachelor of Arts, Political Science), the University of Wales, Cardiff Law School in the United Kingdom (Honours Bachelor of Laws) and Queen's University (Master of Public Administration). She recently completed her ICD.D. designation through the Institute of Corporate Directors and the Rotman School of Management.

JOANNE BEATON

FCPA, FCGA, CRM, C. MGR, CHE, ICD.D.

—CHIEF ADMINISTRATIVE OFFICER

Joanne serves as the Chief Administrative Officer of OMVIC. She is responsible for overseeing the administration, finance, human resources and information technology areas. She also provides oversight to the activities of the discipline tribunal and the Motor Vehicle Dealers Compensation Fund.

Joanne is a Chartered Professional Accountant (CPA), and accomplished leader in both the not-for-profit and private sectors.

She is a member of the Human Resource Professionals' Association, the Institute of Corporate Directors, the Canadian Institute of Management, the Canadian College of Health Leaders and the Risk and Insurance Management Society.

Born and raised in Halifax, Joanne is a graduate of Saint Mary's University (Bachelor of Commerce) with a double major in accounting and management, and she obtained her risk management designation (CRM) at the University of Toronto.

JEFF DONNELLY

LL.M., Q.MED.

—CHIEF CONSUMER PROTECTION OFFICER

Jeff is the Chief Consumer Protection Officer of OMVIC. He is responsible for overseeing all aspects of consumer protection, enforcement, and communications.

Jeff has over 20 years of experience in professional regulation, along with progressive leadership in the areas of consumer protection and regulatory oversight. His experience in policing, enforcement, inspections, and handling consumer complaints supports OMVIC's efforts to protect consumers and increase industry professionalism.

He is a licensed member of the Law Society of Ontario and holds an LL.M from Osgoode Hall Law School specializing in administrative law, as well as a post graduate certificate in Dispute Resolution from York University, and certificate in Adjudication for Administrative Agencies, Boards and Tribunals from York University Osgoode Hall Law School. Jeff also holds a Qualified Mediator Designation from the ADR Institute of Canada (ADRIC).

SHELLY FELD

LL.B., M.B.A.

—GENERAL COUNSEL

Shelly is OMVIC's General Counsel. In addition to overseeing the Legal team, he provides support to other departments, the Motor Vehicle Dealers Compensation Fund and the board of directors. Shelly brings two decades of regulatory enforcement experience in the securities industry to his role.

Previously, he served as Director and Chief Litigation Counsel with the Mutual Fund Dealers Association of Canada and the Canadian Investment Regulatory Organization, where he led a team of lawyers and managed disciplinary prosecutions against mutual fund dealers and investment advisors.

Shelly's career includes a tenure at Fasken Martineau LLP, handling diverse civil litigation cases, and clerking for Justice Lawrence Ackermann at the Constitutional Court of South Africa. He holds degrees in law and an MBA from McGill University, and a BA in international politics from Western.

Report on the inaugural year of the Consumer Advisory Council and Industry Advisory Council

In 2024, OMVIC launched its two-part advisory model, which includes the **Consumer Advisory Council (CAC) and the Industry Advisory Council (IAC)**. Both councils were established to support OMVIC's consumer protection mandate and advise on emerging issues in the motor vehicle sales sector, as well as approaches to enhancing consumer and industry awareness and engagement while enhancing the effectiveness of OMVIC's initiatives and regulatory framework.

During the year, the CAC and IAC met independently three times and came together for a joint meeting in October 2024. Throughout the year, quarterly reports summarizing council activities and insights were provided to the **OMVIC Board of Directors**.

In 2024, the councils provided valuable feedback and perspectives to support OMVIC's initiatives and responses to proposed legislative and regulatory changes to the MVDA, led by the Ministry of Public and Business Service Delivery and Procurement. The CAC prioritized consumer rights, advocating for tools like a consumer information guide, supporting mandatory CPD for dealers and salespersons to enhance accountability, and emphasizing the importance of accessible and clear communication for consumers. The IAC focused on addressing industry concerns, offering input on implementing initiatives like CPD and identifying ways to streamline compliance while supporting consumer protection.

Looking ahead to 2025, the councils will continue to meet quarterly, maintaining their commitment to providing valuable insights and advice to support OMVIC's initiatives and foster balanced approaches to consumer protection and industry priorities.



Balanced scorecard

AREA	DEPARTMENT	DESCRIPTION	#	2024 FORECAST	2024 ACTUAL
Compliance	Registration	Number of new dealer applications processed	1	1,100	1,003
		Number of new salesperson applications processed	2	5,500	5,156
		Number of renewals processed	3	19,000	17,565
	Complaint resolutions	Number of complaints handled	4	750	455
		Percentage of complaints that result in successful conciliation	5	40%	57%
	Inspections	Number of completed inspections	6	2,000	2,264
		Number of dealer site visits conducted by inspectors	7	30	58
	Investigations	Number of charges laid against curbsiders and registrants	8	1,200	2,511
		Number of entities charged	9	120	293
		Number of charges laid against curbsiders	10	700	1,242
	Registrar actions	Number of registrar actions	11	750	1,207
	Financial Compensation Fund	Compensation Fund's unrestricted net asset balance (in millions)	12	\$8.000	\$10.147
		Percentage of Compensation Fund claim recoveries	13	10%	0%

Efficiency (turnaround time)	Registration	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	20	7
		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	30	38
		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	90	63
	Complaints	Average number of calendar days turnaround time for complaints handling	17	45	39
	Inspections	Average number of years that elapse between dealer inspections	18	3.0	2.5
	Discipline	Number of days turnaround time for a Discipline Tribunal Panel to issue a decision following the conclusion of a hearing	19	60	60
Education and awareness initiatives	Communications (their rights and protections in buying a car)	Consumer awareness that buying from a registered dealer offers legal protections survey score	20	43%	43%
	Services	Awareness of the OMVIC brand survey score	21	33%	33%
	Compensation Fund	Consumer awareness of the Compensation Fund survey score	22	18%	23%

Motor Vehicle Dealers Act, 2002

2024 saw several amendments to the Motor Vehicle Dealers Act, 2002.

AS OF JULY 1, 2024:

- Motor vehicle dealers and salespersons (registrants) are no longer required to return their registration certificate when they cease to be registered.
- Registrants have 30 days to provide warranty documents and payments to warranty sellers.
- Registrants are required to include contact information that the registrant chooses (rather than a business telephone number) in advertisements, provided that the same contact information is published on OMVIC's public database of registrants.
- Cross-appointments between OMVIC's Board of Directors and the Motor Vehicle Dealers Compensation Fund (MVDCF) Board of Trustees are prohibited.
- Outdated provisions that are related to the transition from the repealed Motor Vehicle Dealers Act have been removed from the general regulation.

AS OF JANUARY 1, 2025:

- The required Canadian Motor Vehicle Arbitration Plan (CAMVAP) statements will be simplified and registrants will be required to include a general statement on CAMVAP in all contracts.

AS OF JANUARY 1, 2026:

- Registrants will be required to successfully complete continuing education requirements that the registrar specifies prior to renewing their registration.



OMVIC Board of Directors

Patricia Perkins: Chair, Ministerial Appointee
Linda Franklin, ICD.D.: Vice-chair, Public Director
Sohail Ahmed: Industry Director
Rod Jackson: Ministerial Appointee
Ken Kawall, CPA, CMA: Public Director
Rob Leggat: Industry Director
Jason Mayhew: Industry Director
Glen Padassery, C.Dir.: Public Director
Patrick Shea, MStJ, KC, LSM, CS: Ministerial Appointee

Motor Vehicle Dealers Compensation Fund Board of Trustees

John Raymond: Chair, Public Representative
Guy Vigliatore: Vice-Chair, Dealer Representative
Paul Stock: Secretary/Treasurer, Dealer Representative
Wennie Lee: Public Representative
Curtis Biggs: Dealer Representative
George Nikolov: Ministerial Appointee
Julius Suraski: Ministerial Appointee
Mary Ann Lamb: Ministerial Appointee
Zahid Ghaffar: Dealer Representative

Management Team

Maureen Harquail, KC, MPA, ICD.D.: Chief Executive Officer and Registrar
Joanne Beaton, FCPA, FCGA, CRM, C. Mgr, CHE, ICD.D.: Chief Administrative Officer
Jeff Donnelly, LL.M, Q.Med.: Chief Consumer Protection Officer
Shelly Feld, LL.B., M.B.A.: General Counsel

Paul Athaide: Director, Information Technology
Vlad Bosis: Assistant General Counsel
Sam Cosentino: Director, Enforcement
Shereen Daghtani: Director, Communications and Public Affairs
David Dailly: Director, Motor Vehicle Dealers Compensation Fund; Manager, Discipline/Appeals
Thaya Gengatharan: Director, Registration
Tim Hines: Director, Complaints & Inquiries
Andrew Khuu, CPA, CA: Chief Financial Officer
Mitsa Ouroumis, CHRP, CHRL: Director, Human Resources

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