

BAO

Bereavement
Authority of
Ontario

FY 2021/22 – FY 2022/23

Interim Business Plan

TABLE OF CONTENTS

I. INTRODUCTION

Role	4
Relationship to Government	4
Corporate Overview	5
Mission	5
Vision	5
Values	5
Mandate	5
Governance	6
Advisory Committees	6
Key Stakeholders	6

II. BUSINESS PLANNING

Business Planning Overview & Insight	8
Strategic Priorities	9
Consumer Protection	10
Bereavement Sector Support	11
Internal Efficiencies & Digital Enhancements	12
Business Plan 2021/22	13
Business Objectives, Annual Activities & Key Targets	13
Key Outcomes, Outputs and Targets	25

III. APPENDICES

Appendix 1: BAO's Strategic Plan, Business Plan, Operating Plan & Annual Report	27
Appendix 2: Key Corporate Policies, Practices and Procedures	28
Code of Ethics	28
French Language Services	28
Discipline and Appeals Committee	28
Privacy	28
Complaints Handling	29
Appendix 3: Scope of Powers & Responsibilities	30
Appendix 4: Organizational Structure	31
Appendix 5: Three-Year Financial Outlook	32

A photograph of sunlight filtering through a dense canopy of green leaves, creating a dappled light effect. The image is used as a background for the document cover.

BAO

Bereavement
Authority of
Ontario

I. INTRODUCTION

About

The Bereavement Authority of Ontario (BAO) is a government delegated authority administering provisions of the *Funeral, Burial and Cremation Services Act, 2002 (FBCSA)* on behalf of the Ministry of Government and Consumer Services.

Responsible for protection of the public interest, the BAO regulates and supports licensed: funeral establishment operators, directors and preplanners; cemetery, crematorium and alternative disposition operators; transfer service operators; and bereavement sector sales representatives across Ontario. The BAO is wholly funded by licensee fees (not tax dollars).

Role

The BAO was established under the *Safety and Consumer Statutes Administration Act, 1996 (SCSAA)* and is delegated to administer provisions of the *FBCSA*, which provides the framework for the regulation of the bereavement sector.

The BAO is responsible for consumer protection and consideration of the public interest in its oversight of bereavement services in Ontario. The BAO licenses and regulates more than 5,000 bereavement-related professionals. We perform inspection and licensing services for funeral establishments, transfer services, cemeteries, crematoriums and alternative disposition establishments to provide more efficient service delivery and enforcement. The BAO is a private non-for-profit corporation headquartered in Toronto, Ontario. We are governed by an independent Board of Directors and are wholly financed by revenues earned in overseeing the bereavement sector.

Relationship to Government

The BAO is mandated to regulate and support the bereavement sector across Ontario with the purpose of enhancing professionalism, increasing consumer protection and providing an effective, efficient and responsive regulatory framework for the bereavement sector.

MGCS is responsible for legislation, regulations and overseeing the BAO. MGCS has also retained responsibility for burial site investigations, war graves, cemetery closures and abandonments. MGCS monitors the performance of the BAO to ensure that marketplace standards are maintained through reporting and accountability mechanisms such as business plans, annual reports and third-party audits.

The [Administrative Agreement](#) between the Minister and the BAO:

- (1) Sets out all matters that the Minister considers necessary for delegating the administration of part of the *FBCSA* (the Act) to the Administrative Authority in accordance with the *SCSAA*.
- (2) Clarifies the roles, duties and responsibilities of the Minister and the Administrative Authority in relation to the administration of the Act and the administrative matters as set out under the Act and the *SCSAA*.
- (3) Clarifies the administrative, financial, auditing, accountability, legislative and regulatory development responsibilities, and the working and reporting relationships between the parties.
- (4) Sets out the arrangements agreed to between the parties regarding the transfer of, access to or use of government assets, systems, records and information relevant to the administration of the Act.

Corporate Overview

Mission

To protect consumers by regulating funeral, burial, transfer, cremation and alternative disposition services in Ontario.

Vision

To provide fair, safe and supportive funeral, burial, transfer, cremation and alternative disposition services in Ontario.

Values

- ❖ Honesty and Integrity
- ❖ Accountability
- ❖ Communication and Confidentiality
- ❖ Compliance
- ❖ Cooperation and Teamwork
- ❖ Healthy Co-existence with our Environment

Mandate

The Bereavement Authority of Ontario is an independent, not-for-profit corporation that administers provisions of the *Funeral, Burial and Cremation Services Act, 2002*. The BAO's mandate is to serve and protect public interest and govern the bereavement sector in the province of Ontario.

Objectives

- ❖ Increase consumer awareness of the BAO and access to useful and relevant regulatory information.
- ❖ Develop and maintain effective communications with key stakeholders.
- ❖ Improve resolution of consumer complaints.
- ❖ Enhance educational requirements.
- ❖ Coach for compliance.
- ❖ Ensure financial sustainability.
- ❖ Improve operational capabilities.
- ❖ Ensure effective Board oversight of the BAO.
- ❖ Ensure compliance with the FBCSA & regulations.

Core Services

- ❖ Licensing of establishments and individuals, including new applications and renewals
- ❖ Oversight of internships
- ❖ Approval of education programs
- ❖ Consumer Protection:
 - Complaint Handling
 - Mediation
 - Inspections
- Investigations
- Compliance Actions (Registrar's Actions)
- Public Education & Outreach
- Trust Fund Oversight
- Compensation Fund Administration
- Liaison with Government
- Liaison with Stakeholders

Governance

The governance of the BAO is established through the *FBCSA*, its regulations, by-laws, policies as well as an Administrative Agreement with the government through MGCS.

The BAO is governed by a 10-member Board of Directors and is accountable to the Minister for the performance of the BAO. The Board is responsible for corporate governance, regulatory oversight and guiding the development of the BAO's strategic plan and priorities.

The Board is committed to continually strengthening its governance practices and oversight of the organization and supporting the government's consumer protection mandate.

The Board is comprised of the following:

- ▲ Four skills-based directors with regulatory and governance experience and who have no direct interest in the bereavement sector;
- ▲ Three directors appointed by the Minister, MGCS;
- ▲ Three directors who are also the Chairs of the three Advisory committees. These individuals represent the bereavement industry – faith, funeral and transfer services, cemetery and cremation.

Advisory Committees

As part of its governance structure, the BAO Board is supported by three Advisory Committees. These volunteer committees are comprised of sector and consumer representatives who provide the Board and the Registrar with expert advice on matters affecting the bereavement sector. The Chair of each committee also serves as a director on the Board of Directors.

- ▲ Funeral & Transfer Services Advisory Committee
- ▲ Cemetery, Crematorium & Municipal Advisory Committee
- ▲ Faith-based Advisory Committee

[Additional information on the Advisory Committees can be found here.](#)

Stakeholders

The BAO maintains a productive and positive relationship with our key stakeholders, which include:

- ▲ Consumers
- ▲ Licensees
- ▲ The Ministry of Government & Consumer Services
- ▲ The Ontario Association of Cemetery and Funeral Professionals
- ▲ The Ontario Funeral Service Association
- ▲ The Funeral Advisory and Memorial Society
- ▲ Council for Consumer and Industry Fairness in Bereavement
- ▲ Natural Burial Association
- ▲ Community Deathcare Canada
- ▲ The Good Green Death Project
- ▲ Humber College
- ▲ Collège Boréal

A background image showing sunlight filtering through a dense canopy of green leaves, creating a dappled light effect. The text is overlaid on this image.

BAO

Bereavement
Authority of
Ontario

II. BUSINESS PLANNING

Business Planning Overview & Early Insights

In December 2020, the Office of the Auditor General (AG) conducted a Value-For-Money audit of the BAO. The audit report outlined a series of recommendations and process improvement opportunities to enhance the fulfillment of the BAO's mandate through improving consumer protection, bereavement sector support, and internal efficiencies and digital enhancements. The BAO is committed to executing all the AG recommendations in an efficient and timely manner.

The Auditor General's report is the core document structuring this interim Business Plan and outlines the required key activities for the next 24 months to be completed by the BAO and other external authorities. Due to the significance of the Audit General's recommendations, the Business Plan has been developed in absence of a traditional forward-looking Strategic Plan. The plan encompasses activities that will be accomplished within two fiscal years: April 1, 2021 to March 31, 2023.

The Audit General's report features: 11 recommendations and 36 action items for which the BAO is responsible; plus seven recommendations and 14 action items that the BAO is responsible for with MGCS and other provincial ministries. The recommendations and action items are to be completed within the next 24 months, and fall into three distinct themes:

1. **Consumer Protection**

Protecting consumers when making bereavement related purchases. This includes reviews of pricing and licensing, analyzing industry trends and providing oversight.

2. **Bereavement Sector Support**

Aiding the bereavement sector in providing dignified and professional services, through contingency planning, licensing and environmental protection.

3. **Internal Efficiencies & Digital Enhancements**

Streamlining data collection, tracking systems and internal policy.

To address these recommendations in a timely basis, the BAO has developed an Operating Framework that articulates the guiding principles and regulatory strategy behind how it will implement the recommendations. This includes a risk-based approach to first identify and prioritize areas of regulatory oversight, and then scale its efforts to address the recommendations with a proportionate response. Refer to Appendix 1 for more information.

Strategic Priorities

Through an increased focus on digitalization, including improvements in our internal systems for data collection, tracking, licensing and oversight, the BAO will prioritize efforts to ensure our mandate of improving consumer protection, bereavement sector support, and internal efficiencies & digital enhancements has been appropriately addressed and realized. The illustration below outlines the interconnectivity between the three themes of the Audit General's recommendations and how they are supported through digitalization.



1. Consumer Protection

Pricing

We are committed to increasing the transparency and availability of pricing information to consumers by mandating all licensed operators provide accurate and up-to-date pricing lists that are easily accessible by the public. We will impose requirements on the standardization of the pricing lists among all licensed operations to allow potential consumers for an effective and efficient comparison between operators. The standardization will include clearly defining whether certain bereavement related products and/or services are optional or required by law.

We will further support consumer protection by improving our inspection activities and approach. We have recently developed a risk-based approach to identify and prioritize potential areas of concerns and our inspection methodology on licensed operators. By assessing the applicable bereavement sector legislation, and the potential harm to consumers in the event of non-compliance, we coordinated with MCGS to determine appropriate risk levels for each relevant clause. We will also conduct periodic proactive and unannounced inspections for a sample of licensed operators to deter unethical practices or actions of non-compliance.

Licensing

We are increasing efforts on developing and enforcing relevant regulatory requirements. We are prioritizing inspection efforts on licensed operators who have historically exhibited non-compliance plus those deemed high risk.

In conjunction with MGCS, we have adopted best practices observed in other jurisdictions to expand our enforcement capabilities. We have developed appropriate conditions and reprimands for operators based on the types and severity of historic violations. To support transparency, we have provided details on licensing, enforcement decisions, and historic actions taken against licensed and non-licensed operators for non-compliance. Transparency and pertinent information being publicly available allows for consumers to ensure potential operators are functioning in an ethical and safe manner.

Industry Trends

In coordination with MCGS, we have identified new technologies for the disposition of human remains that could offer new options for Ontario's consumers. Due to the early development stage of such emerging technologies, we have proposed regulatory changes to MGCS to allow for licensing to be delayed until the safety of the new technology is assured and amendments to relevant legislation and/or regulations have been considered.

Oversight

To further support consumer protection, we expanded our efforts on providing additional oversight on the bereavement sector. We are committed to ensuring we have complete, accurate and up-to-date information to make operational and regulatory decisions. We are expanding our performance measures and targets to evaluate the effectiveness in achieving our mandate, which is also assisting in identifying any improvement opportunities to enhance our ability to do so in future periods.

We have also participated with MGCS on regulatory changes to increase the public awareness of the BAO and to provide potential consumers with sufficient resources required to make sound bereavement related decisions.

2. Bereavement Sector Support

Licensing

We are dedicated to developing a stronger understanding of the current bereavement sector's operating environment. We are committed to obtaining up-to-date information on all cemetery operators and will follow up with whose licenses were not properly renewed. We are rolling out mandatory licensing of all transfer services providers. We are making arrangements with MGCS and local authorities to assist with the management of cemetery operators with inactive or expired licenses or those that are considered to be abandoned under the *FBCSA*.

Contingency Planning

We are focused on continuously improving our operations, including the preparation for unexpected events that may result in significant increases to demand for bereavement services. We are consulting with the Office of the Chief Coroner on the Provincial Mass Fatality Plan to incorporate the key information, inputs and lessons learned from the provincial response to the COVID-19 pandemic to ensure we are sufficiently prepared for any similar events occurring in the future.

Environmental Protection

To assist in protecting the surrounding community and environment, we are working with the Ministry of Environment, Conservation and Parks to verify that all licensed funeral homes are disposing of hazardous waste properly. We are devoted to environmental protection and require all licensed operators to dispose of hazardous waste in an environmentally friendly and ethical process.

3. Internal Efficiencies & Digital Enhancements

Data Collection and Tracking

We strive to ensure we are continuously improving internal efficiencies by leveraging new and emerging technologies to analyze industry trends. By analyzing historic inspections results, we will be utilizing the data to establish an updated annual inspection plan that prioritizes high-risk areas for inspection. The inspection plan will also specifically outline the balance of reactive versus proactive inspections. Inspection schedules will be developed on the basis of risk, urgency and severity of potential non-compliance.

We will be in a position to further improve our inspection approach by leveraging more efficient data collection technologies that enable better tracking, monitoring, analyzing and reporting on historic inspection results. With access to pertinent inspection information, we will be better suited to continually update our approach, annual inspection plan and identify any other opportunities for improvements.

We are committed to implementing Microsoft Dynamics 365 Customer Relationship Management (CRM) Online as a new core business application for BAO, allowing us to organize funeral, cemetery and crematorium license operators, their relevant files, transactions and activities within a single platform. The system will schedule inspections based on the pre-defined risk metrics. Public complaints will be monitored, tracked and analyzed to determine if inspections are deemed necessary as outlined in a newly established formal policy.

Internal Policy

We are focused on continuously improving our operations, including working with local public health units and the Ministry of Labour to re-examine the purposes and necessity of various inspections. We also plan to evaluate the current BAO strategy in the fall of 2021 and have obtained Board consultation on the regulatory operating framework.

Annual Activities & Key Targets

We've added check marks to Key Activities completed as of March 31, 2022, or ahead of the Target dates. Items not checked off, such as those with target dates after March 31, 2022, are in the works by our staff.

Consumer Protection: Pricing		
Business Objective	Key Activities	Target
Protect consumers when making bereavement-related purchases	Implement recent regulatory amendments which require all licensees must post price lists and the BAO's Consumer Information Guide on their websites	✓ July 1, 2021
	Issue a Registrar's Directive to all licensees regarding the adoption and use of a BAO developed price list template which will itemize bereavement services and prevent blurring of additional charges. This template will identify which services and products are required by law and which are optional.	✓ Sept. 30, 2021
	Secret shoppers will contact 10% of licensees/year in person or by phone to identify who is conducting unethical sales practices. BAO inspection team to add at risk licensees to 'Watchlist' to be inspected (unannounced) on more frequent basis.	✓ Dec. 31, 2021
Protect consumers' money deposited in care & maintenance funds maintained by cemeteries for upkeep of cemeteries	Make arrangements with all trustees of cemeteries to obtain access or disclosure of cemetery care & maintenance trust statements directly from them.	✓ Jun. 30, 2021
	Develop an annual inspection plan that targets high-risk areas for inspection, to include specific targets for inspections of cemeteries that do not submit their annual reports and other information on time.	✓ Jun. 30, 2022

Consumer Protection: Licensing

Business Objective	Key Activities	Target
Protect consumers funds held in trust by funeral homes and transfer services	Perform inspections or impose conditions or other appropriate consequences, if funeral homes or transfer services do not file reports on prepaid funds within 90 days after their fiscal year end or fail to take timely action to correct any deficiencies identified.	✓ Dec. 31, 2021
Protect consumers against financial harm and increase deterrence	Review and shorten its existing one-year internal policy to six months, to follow up on and if necessary, escalate significant non-compliance issues	✓ Dec. 31, 2021
	Implement more stringent conditions on non-compliant licensees/operators based on the type and severity of violations and track through the BAO data systems.	✓ Dec. 31, 2021
	Work with MGCS to consider proposing potential legislative and/or regulatory changes to adopt best practices from other jurisdictions to expand enforcement tools such as the ability to levy an administrative penalty.	✓ Sept. 30, 2022
	Develop guidelines that outline duration and placement for information on Suspensions, Revocations, Conditions and Discipline of Registrar's actions on the BAO's website and a new suspension/revocation template regarding disciplinary actions.	✓ Jun. 30, 2021

Consumer Protection: Industry Trends

Business Objective	Key Activities	Target
Work with the Ministry of Government and Consumer Services to protect the public and the environment	MGCS will work with the BAO to conduct research on emerging technologies for disposing human remains. ✓	Dec. 31, 2022
	MGCS will work with the BAO to consider potential legislative and/or regulatory changes to allow for licensing to be delayed until the safety of the new technology is determined.	Dec. 31, 2022

Consumer Protection: Oversight


Business Objective	Key Activities	Target
Work with the Ministry of Government and Consumer Services to improve the oversight of the BAO and increase consumer representation	Consult with MGCS about potential opportunities to further increase public awareness of the BAO and consumer protection measures in the bereavement sector, in addition to the organic and paid social media, internet, radio and newspaper advertising the BAO is doing.	Dec. 31, 2021 ✓
	Establish additional performance measures and targets to evaluate its effectiveness in achieving its mandate. Submit these to the ministry for discussion/review and include in the Annual Report/Business Plan. *This work is ongoing	Dec. 31, 2021
	Provide advice to MGCS on potential legislative/regulatory proposals in a timely manner.	Dec. 31, 2021 ✓
	Share information with MGCS at regular quarterly meetings and more frequently with contacts on a less formal weekly basis.	Dec. 31, 2021 ✓
	Draft proposal to revise by-laws to reduce the size of the board to the appropriate staffing ratio. Post updated by-laws and board information online and include updated information in Annual Report and Business Plan.	Dec. 31, 2022
	Discuss the potential election or appointment of a consumer advocate to the Board with the MGCS liaison team.	Dec. 31, 2022

Consumer Protection: Oversight

Business Objective	Key Activities	Target
Improve Board oversight of the Bereavement Authority of Ontario with a mandate to protect consumers	Regularly evaluate and review the BAO's effectiveness in achieving its mandate by providing complete, accurate and up-to-date information to the Board for their review to make informed decisions.	Dec. 31, 2021 ✓
	Re-evaluate the need for and cost-effectiveness of establishing the Discipline Committee and Appeal Committee based on the expected number of hearings.	Jun. 30, 2021 ✓



Bereavement Sector Support: Licensing

Business Objective	Key Activities	Target
<p>Ensure that all cemetery operators that conduct business in Ontario are licensed to do so, and cannot be licensed if they are not operating appropriately.</p> 	Gather up-to-date contact information of all cemetery operators	✓ Dec. 31, 2021
	Contact all cemetery operators who do not renew their licenses in a timely manner (such as 60-90 days) and determine the reasons for non-compliance. Suspend licence/discipline if necessary.	✓ Dec. 31, 2021
	Confirm contact details, determine reasons for non-compliance and work with cemetery operators to confirm their plans for becoming licensed and targets.	June 30, 2022
	Encourage municipalities to support volunteer boards operating neglected cemeteries to ensure maintenance and eventually consider having site deeded to municipality and develop a proposal for recommended legislative and/or regulatory changes to simplify the cemetery abandonment process, if necessary.	Dec. 31, 2022
	The BAO is working with MGCS to consider proposing legislative and/or regulatory changes to simplify the application process (currently requires decision from Superior Court) for declaring a cemetery as abandoned so that they can be more easily transferred and maintained by municipalities.	Dec. 31, 2022

Bereavement Sector Support: Licensing

Business Objective	Key Activities	Target
Take necessary actions to require all transfer service providers to be licensed across the province in order to carry out their licensing regulatory role	Modify Transfer Service licensing requirements for certain types of transfer services with a goal towards full licensure before the end of 2020. A training program has been put into place.	✓ Dec. 31, 2021
	Work with MGCS to manage the remaining cemeteries that are considered to be abandoned under the FBCSA. *This work is ongoing.	Dec. 31, 2021

Bereavement Sector Support: Contingency Planning

Business Objective	Key Activities	Target
Effectively address large-scale death events such as natural disasters or non-natural events	Review the Provincial Mass Fatality Plan with the Office of the Chief Coroner and incorporate best practices learned from the provincial response to the COVID 19 pandemic to ensure that the Province and bereavement sector have a contingency plan in place to address future large-scale death events.	✓ Dec. 31, 2021

Bereavement Sector Support: Environmental Protection

Business Objective	Key Activities	Target
Protect the environment and comply with the Environmental Protection Act by working with the Ministry of Environment, Conservation and Parks	Work with the Ministry of Environment, Conservation and Parks to help ensure all licensed Funeral Operators and homes (class 1) possess a current hazardous waste generator number.	Dec. 31, 2021 ✓
	Work with the Ministry of Environment, Conservation and Parks to help ensure all licensed Funeral Operators and homes (class 1) with a hazardous waste generator number, but those without any declared hazardous waste generation, dispose of hazardous waste in a safe and predefined manner.	Dec. 31, 2021 ✓



Internal Efficiencies & Digital Enhancements: Data Collection & Tracking

Business Objective	Key Activities	Target
Protect consumers through its inspection efforts	Develop an annual inspection plan that targets high-risk areas for inspection, priorities inspections to be reactive versus proactive, and based on risk, urgency, and severity of potential non-compliance	✓ Sept. 30, 2021
Improve the accuracy and reporting of inspection statistics	Restate the correct number of inspections in all previous Annual Reports according to category/classification.	✓ Dec. 31, 2022
	Compliance Manager to conduct periodic verification of inspection counts and shortened internal review policy to 6 months.	✓ Dec. 31, 2022
	Compliance staff to track all trigger events for inspections during biweekly Watchlist meetings.	✓ Dec. 31, 2021
	Compliance Manager to develop classification of inspections to track, monitor, and analyze inspections by types and non-compliance.	June 30, 2022
	Report on the outcomes of inspections and post results on public registry.	Dec. 31, 2024

Internal Efficiencies & Digital Enhancements: Data Collection & Tracking

Business Objective	Key Activities	Target
Assess the sufficiency of caseloads and improve the quality of work done by inspectors	Utilize Bamboo HR software to track and measure inspector time and workload. ✓	June 30, 2022
	Apply Bamboo HR software to compare the actual inspection time against budgeted inspection time and identify reasons for significant deficiencies.	June 30, 2022
	Compliance Manager will regularly review inspectors' workload and quality of work to provide an ongoing progress report to Registrar and propose improvements on inspection files before they are authorized as 'closed'.	June 30, 2022
	Establish completion and storage of supporting documentation requirements (within 30 days after inspection date) as part of inspector performance review process.	June 30, 2022
	Develop a report which assists with inspection related document review by Compliance Manager and includes instructions or suggestions for the inspector and/or allows the Compliance Manager to sign off on the contents of the report to confirm and authorize completion. ✓	Dec. 31, 2021
	Implement an annual performance review program for each inspector using Bamboo HR software. ✓	Sept. 30, 2021

Internal Efficiencies & Digital Enhancements: Data Collection & Tracking

Business Objective	Key Activities	Target
Better measure the effectiveness of the BAO's inspection role	Create performance measures, such as the number of inspections by type, average time spent per inspection, time taken to correct non-compliance issues and percentage of compliance rate as a result of inspections and make improvements where required	Sept. 30, 2022
Better track and monitor all consumer complaints and inquiries so as to address them on a timely basis	Create and implement a formal policy to define escalation criteria to determine which kind of inquiry should become a complaint, and what kind of complaint should be forwarded for an inspection.	Dec. 31, 2022
	Work with IT consultant to develop a detailed work plan to implement a new Client Relationship Management system so that summary reports on the number and nature of complaints can be produced electronically.	Dec. 31, 2022
	Create complaint/inquiry tracking mechanism and provide training to complaint staff to ensure consistent, accurate, and timely status updates.	Jun. 30, 2021 ✓
	Analyze files to understand the actual time taken to process complaints, the points of delay, and their causes. Establish turnaround target in which the BAO is to respond to complaints. The BAO is to post the turnaround targets on its website	Sept. 30, 2021 ✓

Internal Efficiencies & Digital Enhancements: Internal Policy

Business Objective	Key Activities	Target
Implement appropriate provincewide inspection processes and coverage of the bereavement sector	BAO will work with MLTSD to connect with the appropriate contacts at the Ministry of Labour, Training and Skills Development (MLTSD), and public health units (PHUs) to explore potential deliverables and explore the feasibility and costs of taking on some of the inspection roles currently provided by MLTSD and PHUs, to eliminate duplication and provide a more comprehensive inspection.	Dec. 31, 2022
	Evaluate the BAO's current strategy and obtain Board consultation on the regulatory operating framework. Review the licensing fees needed to cover the estimated cost of a comprehensive inspection.	Dec. 31, 2022
	Work with PHUs and the MLTSD to determine resource and training costs required to amalgamate several inspection roles.	Dec. 31, 2022

Key Outcomes, Outputs and Targets

The BAO has set strategic priorities, initiatives, and a performance plan in its interim FY2021/22-2023 business plan. The BAO will continue to report on its performance in its annual report to ensure both transparency and accountability to its stakeholders and the public.

The BAO has established a dedicated department within the organization to ensure the completion of the business objectives and key activities noted in this Business Plan as outlined in the Auditor General's Value-For-Money audit report. This team has created detailed implementation plans for these objectives and activities to be completed within the required 24-month time frame imposed by the Office of the Auditor General.

Additionally, the BAO has been approved for the necessary spending to establish a centralized data collection, organization, and tracking system which will allow for the completion of a significant number of these recommendations. The current data collection system does not have the capabilities to address these recommendations.



The background of the entire page is a photograph of sunlight filtering through the dense green leaves of a tree. The light rays are visible as bright, ethereal beams descending from the top of the frame. The leaves are various shades of green, from deep forest green to bright yellow-green where they catch the light. The overall mood is peaceful and natural.

BAO

Bereavement
Authority of
Ontario

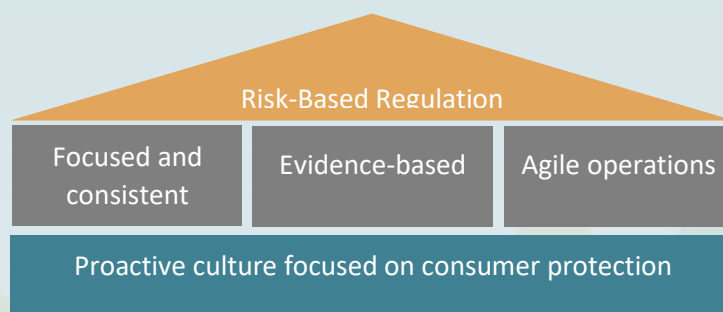
III. APPENDICES

Appendix 1

BAO's Strategic Plan, Business Plan, Operating Plan & Annual Reporting

The 2021/22 to 2022/23 Business Plan has been developed in the interim without a traditional forward-looking strategic plan due to the requirements of completing the Auditor General's Value-for-money recommendations within a 24-month timeframe. This Business Plan will keep the BAO focused on enhancements to consumer protection, bereavement sector support and internal efficiencies & digital enhancements.

This 24-month Business Plan defines the various activities that will be implemented each period. It also addresses the essential corporate capabilities that are needed to fulfill everyday business needs. The business plan is updated on an annual basis as outlined in the MGCS Administrative Agreement to reflect progress made and new insights identified. The BAO's Annual Report describes progress made in the prior year against the commitments of the Business Plan. The BAO has also developed an Operating Framework that articulates the guiding principles and regulatory strategy behind how it will implement the recommendations.



The Operating Framework is comprised of the following components:

- Risk-based regulation: The BAO will tailor its regulatory response accordingly to the identified risks, considering the likelihood of the risk to occur and the severity of associated harm to consumers. This means a mix of hard (e.g. inspections and licensing) and soft (e.g. education) regulatory controls.
- Proactive culture focused on consumer protection: Aligning with the BAO's mission to protect consumers, the BAO will proactively anticipate areas where changes are needed to better protect consumers,
- Focused and consistent: The BAO will focus its attention on the areas of greatest harm to the public and apply the approach consistently to create predictability within the sector.
- Evidence-based: The BAO will rely on evidence gathered from reliable sources to assess risk and inform the regulatory response.
- Agile operations: The BAO will deploy resources based on the priority level of each AG recommendation. While encouraging effective collaboration, the BAO should minimize overlaps in resource usage and consider the cost-effectiveness of different resourcing models from contracting to full-time resourcing.

Appendix 2

Key Corporate Policies, Practices and Procedures

The BAO continuously reviews and renews its internal corporate policies, practices and procedures to ensure they are up-to-date, relevant given the business environment and in-compliance with all legislative

Funeral, Burial and Cremation Services Act Regulation 216 / 18: Code of Ethics

The Code of Ethics regulation preserves the standards of professional conduct and competence required for individuals licensed as funeral directors. As new policies emerge governing the conduct of compliance personnel, we will ensure that our internal practices are in accordance with the principles set out in government directives and are made available to the general public through access on our company's website.

French Language Services

The bereavement sector employs many francophone licensees. Funeral services education is offered at College Boreal – a fully French-speaking college. The BAO employs four bilingual staff members and provides French language services as required. All BAO Publications are provided in both English and French languages.

Discipline and Appeal Committees

We have established a Discipline and Appeal Committee in December 2020 to begin addressing non-compliant licensees in-house, rather than escalating cases to the License Appeal Tribunal or creating conditions of licenses. Appointed committee members were announced in July 2021.

Privacy

The BAO is committed to maintaining the accuracy, security and privacy of personal and sensitive information in accordance with the terms of its Model Access and Privacy Code as outlined in the Administrative Agreement with the Ministry of Government and Consumer Services.

BAO maintains a Corporate Privacy Policies and has designated a Privacy officers who is responsible for the Authority's compliance with this privacy policy and requests for access to information.

We collect personal and sensitive information, in accordance with applicable legislation, to support the regulations and oversight of the Bereavement Sector. This information helps us better understand stakeholder needs, manage corporate operations, develop and enhance services to meet legal and regulatory requirements.

Due to the sensitive and private nature of the data collected, BAO discloses, disseminates, and disposes of records in accordance with details outlined in the Administrative Agreement and applicable legislation.

Complaints Handling

The BAO will entertain complaints received via phone, letter, email or via our online complaint form found at <https://thebao.ca/for-consumers/complaints/>. The BAO reviews and handles complaints pursuant to the FBCSA. Parties are encouraged to discuss their concerns before proceeding through the BAO's complaint process. Pursuant to [section 66 of the FBCSA](#), in handling complaints, the Registrar may do any of the following, as appropriate:

- ▲ Attempt to mediate or resolve the complaint
- ▲ Give the licensee a written warning
- ▲ Require the licensee or other persons to attend a specified educational program
- ▲ Refuse to issue or renew a license or suspend or revoke a license.
- ▲ Take other appropriate actions in accordance with the FBCSA which may include, but is not limited to, imposing Conditions of Licensure, the Registrar cannot award damages or require refunds or discounts where services and/or merchandise have been provided.

Complaint Process

The BAO's complaint process involves the following steps:

- Complaint received via phone, email, regular mail or online complaint form
- Complaint acknowledged and additional information/documentation requested from the complainant
- Applicable licensee contacted regarding complaint and clarification, documentation and response requested
- Complaint documentation thoroughly reviewed by BAO Management and Complaint Unit
- Licensee and complainant kept apprised of the process throughout the investigation
- Final written response provided to both the licensee and the complainant

Outcome of a Complaint

- | | |
|---|---|
| 1) In favour of Licensee (no action taken) | 3) Resolution |
| 2) In favour of complainant | 4) Withdrawn by complainant |
| a. Possible refund (e.g. services charges but not provided, excess funds) | a. Sometimes referred for inspections |
| b. Further education for licensee | b. BAO cannot reward damages or demand that refund be made for services that were provided. |
| c. Reminder or warning to licensee | |
| d. Discipline (coming by early next year) | |

Appendix 3

Scope of Powers & Responsibilities

The BAO's mandate is outlined in the corporation's letter patent, and the objects of the administrative agreement are as followed:

- ▲ To administer the *Funeral, Burial and Cremation Services Act, 2002, S.O 2002, c.33* and regulations made under the Act, and any other legislation and regulations as may be designated and delegated to the Corporation under the *Safety and Consumer Statutes Administration Act, 1996, S.O 1996* as amended from time to time;
- ▲ To enhance consumer protection and confidence in the regulated bereavement sector in Ontario through activities relating to licensees and registrants in the regulated bereavement sector, including;
 - Education
 - Training
 - Licensing
 - Registration
 - Audit
 - Quality Assurance
 - Inspection
 - Investigation
 - Enforcement
 - Discipline
- ▲ To promote consumer education, information and awareness in the regulated bereavement sector;
- ▲ To promote and undertake activities that encourage the harmonization of standards and compliance practices in the regulated bereavement sector;
- ▲ To provide the government with timely and reliable information and advice on statutory and regulatory reform, administrative issues and other matters of public interest relating to the regulated bereavement sector by maintaining regular liaison with the government and establishing policies and procedures to ensure adequate public and stakeholder consultation in developing recommendations;
- ▲ To promote open, fair and ethical business practices based on customer service and consumer protection consistent with the requirements of the FBCSA and the maintenance of high ethical business standards;
- ▲ To develop a code of practice in order to foster high ethical standards and professionalism in the regulated bereavement sector;
- ▲ To promote and undertake activities which enhance consumer protection and support a fair, safe and informed marketplace that supports a competitive economy;
- ▲ To engagement in such activities, as may become necessary in the future, in order to fulfil the legislative and other mandates assigned to it by the SCSAA, FBCSA, or any other applicable legislation;
- ▲ To carry on any other duties granted or delegated to it by the government and fulfill any obligations under an Administrative Agreement.

Appendix 4

Organization Structure

(as at March 31, 2021)



Appendix 5

Three-Year Financial Outlook

3-Year Forecast of Revenue and Expenses	Actuals 2020-21*	Forecast 2021-22**	Forecast 2022-23	Forecast 2023-24
REVENUE				
Funeral Revenue	\$ 127,093	\$ 2,710,667	\$ 2,748,724	\$ 2,790,536
Cemetery and Crematorium Revenue	793,251	1,652,582	1,667,935	1,683,441
Other Revenue - Non-Operational	3,995,677	24,131	26,544	29,198
Total Revenues (3)	\$ 4,916,021	\$ 4,387,380	\$ 4,443,202	\$ 4,503,175
EXPENSES				
Payroll Expenses (4)	\$ 2,634,324	\$ 3,894,395	\$ 3,881,233	\$ 3,964,186
Specialized Outsourced Expenses (5), (6)	252,597	914,590	749,028	734,629
Communication and IT Expenses	377,948	340,713	376,377	373,605
Office and Other Expenses	618,314	800,541	819,089	840,051
Total Expenses	\$ 3,883,183	\$ 5,950,239	\$ 5,825,726	\$ 5,912,471
Operating Surplus/(Deficit)	\$ 1,032,838	\$ (1,562,859)	\$ (1,382,524)	\$ (1,409,296)

Budget Notes:

1. *Audited Financials for March 31, 2021 to be approved by Board - June 23, 2021
2. **FY2021-22 forecast representative of Board approved budget - March 24, 2021.
3. The three year forecast reflects a conservative outlook with respect to death count as experienced over the last decade.
4. Includes full time and contract employees in addition to associated benefit and payroll tax expenses.
Additional resources budgeted in FY2022 and beyond to address Auditor General recommendations including implementation of a new CRM system.
5. Outside legal support reserved for specialized litigation matters that may arise in the normal course of business.
6. Ministry oversight fees are reflected in Specialized Outsourced Expenses.

A photograph of sunlight filtering through a dense canopy of green leaves, creating a dappled light effect. The image is used as a background for the BAO logo and contact information.

BAO

Bereavement
Authority of
Ontario

100 Sheppard Avenue East, Suite 505

Toronto, Ontario M2N 6N5

T: 647 – 483 – 2645

F: 1-844 – 493 – 6356
