

# Progress in consumer protection



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# Organizational Overview

The Bereavement Authority of Ontario (BAO) is a government delegated authority and not-for-profit corporation administering provisions of the Funeral, Burial and Cremation Services Act, 2002 (FBCSA). Accountable to the Minister of Public and Business Service Delivery and Procurement and the government, the BAO is responsible for the protection of the public interest. The BAO regulates, ensures compliance with the law, provides resources and services to 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).

## Mandate

The BAO is an independent, not-for-profit corporation that administers provisions of the FBCSA. The BAO's mandate is to serve and protect public interest and govern the bereavement sector in the province of Ontario.

## Vision

A fair and safe bereavement marketplace where Ontarians have confidence in the dignified and respectful treatment of the deceased.

## Mission

To effectively regulate Ontario's bereavement services by:

- Using risk-based regulatory tools to promote compliance and inspire confidence in the sector;
- Using evidence to inform decision making;
- Supporting the development of a strong and diverse sector; and
- Remaining responsive to the changing needs of consumers and the sector.



## Values

We are proactive, respectful, transparent, efficient, fair-minded and team oriented.

## Objectives

The BAO's objectives are aligned with its Mission. The objectives are itemized in our [BAO Business Plan 2022-25](#), starting on page 13.

## Organizational Chart

To see our organization chart, please visit this [web page](#).

\* Alternative disposition = Currently this relates to alkaline hydrolysis, a chemical process that uses a heated solution of water and potassium hydroxide or sodium hydroxide under pressure and agitation to reduce a body to components of liquid and bone.

# Message from the Chair

Leith Coghlin, Chair, BAO Board of Directors

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## Progress in consumer protection

### The BAO has focused its resources sharply on consumer protection services

The previous fiscal year at the Bereavement Authority of Ontario (BAO) has been a time of change, and more importantly, progress.

During the fiscal year ended March 31, 2024, the BAO Board of Directors developed key determinants for regulatory improvement with the selection of a new

CEO/Registrar, established a solid financial foundation, finalized technological modernization, reconstituted its advisory committees, and continued bereavement sector engagement.

### New CEO/Registrar

In March, the BAO Board of Directors announced [Jim Cassimatis](#) as the permanent CEO/Registrar, following a six-month national search led by a special board committee. He was selected following a thorough vetting process of more than 70 applicants.

Jim's senior experience in provincial government and his steady and thoughtful leadership in an interim capacity during the previous year were well-received by consumer interests and our bereavement sector.

### Solid financial foundation

The BAO Consumer Protection Fee that funds the BAO operations and consumer protection work was updated substantively for the first time since the BAO's start-up.

The licensing fee, which went into effect on July 1, 2023, is paid by individual professionals and licensed operators. The fee has made it possible for the BAO to provide greater services for consumers and enhanced BAO capabilities to increase its functional administration of the Funeral, Burial and Cremation Services Act, 2002 (FBCSA).

Most licensees have opted to display the fee on their consumer price list and in their contracts with consumers, which is their choice. The BAO conducted broad consultations with our regulated sectors and with consumers to outline how the fee and its value are put to work in the public interest.

Essential to that improved service level were right-sizing the BAO's personnel and prioritizing their work. We have built and are using a new information technology system, as recommended by the Office of the Auditor General's Value-for-Money Audit in December 2020.

Our board and staff welcomed and leveraged that audit as a way to measure BAO improvement. By March 31, 2024, the BAO had achieved 40 (78.43 per cent) of the 51 BAO action items identified by the Auditor General, with



# Message from the Chair...continued

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another six on schedule for completion, which brings us to 90.19 per cent completion. The 51 action items include 36 action items directed specifically at the BAO, 11 action items directed at the BAO and the Ministry of Public and Business Service Delivery and Procurement, and four action items directed at the BAO and other ministries and parties.

I thank our board and staff for this significant achievement which has, among other improvements brought the following:

- Supporting a risk-based approach to inspections of licensed facilities (including proactive and unannounced inspections);
- Deterring upselling to grieving families;
- Licensing more cemeteries ensuring their maintenance for the public;
- Protecting consumers' money deposited in care and maintenance funds, as maintained by cemeteries for their perpetual upkeep; and
- Bringing price transparency to consumers with the introduction of the provincial government's requirement for public access to price lists of services and products (online and/or in print).

## OBIS – Tech modernization

As the fiscal year wound down in March of 2024, the BAO's most extensive build out of our new customer relationship management system was approaching its launch. The Ontario Bereavement Information System (OBIS) went live on April 2 providing a more modern connection for families to access the BAO's Public Register of licensees, and for licensed business operators and individual professionals to access the Licensee Portal.

The launch of OBIS fully implements one of the most significant recommendations that emerged from the Auditor General recommendations for the BAO.

OBIS automates tracking, data, reporting, and analytics enabling the BAO to optimize and streamline its responsiveness to consumers and provide environmental awareness of what is going on in the regulated bereavement sector.

The implementation of this new system was a huge achievement thanks to our staff, who worked to ensure it addresses current and future needs.

## Board leadership

The BAO Board of Directors strategically refocused the three BAO Advisory Committees: Faith-based; Cemetery, Crematorium and Municipal; Funeral and Transfer

Services. These committees are now structured to advise the Registrar regularly on emerging issues and trends in their sectors and communities.

Setting sights on continued progress for the next few years, the board has initiated a new strategic plan process, which will engage BAO licensees and the public during the next several months. We also conducted a full review of governance practices and implemented revisions.

The board has had a busy year including updates to eight policies on:

1. Board Orientation and Onboarding
2. In Camera Discussions
3. Access and Privacy
4. Election Process
5. Procurement
6. Investment Policy
7. Compensation Fund Investment
8. Delegation of Authority

## New board directors

I congratulate our newest board directors, who joined us in September 2023, for their already valuable contributions:

- [Laura Tamblyn Watts](#), CEO of CanAge, Canada's seniors' advocacy organization;
- [Keith Persaud](#), experienced executive director in financial and capital markets sectors; and
- [Colin Haskett](#), President of Haskett Funeral Homes.

They filled the positions of directors, who we recognized in last year's annual report for their accomplishments in completing their board terms.

## Thank you

The BAO's recent achievements were strengthened by the fact that they were not done alone. Indeed, we couldn't advance our goals in the public interest without the support of our partners.

I thank the BAO Board, our new CEO/Registrar, all staff, licensees, our partners at the Ministry of Public and Business Service Delivery and Procurement, and Minister Todd McCarthy for making the BAO a better regulator for consumers and the professionals we license and regulate.

Leith Coghlin,  
Chair, BAO Board of Directors

# Message from the CEO/Registrar

Jim Cassimatis, CEO/Registrar

## BAO's new standard of accomplishment in 2023/24 sets course for the future



We've had a year of well-earned progress and foundation setting for the future of the Bereavement Authority of Ontario (BAO).

Staff and our BAO Board of Directors set a standard of accomplishment during the fiscal year ended on March 31, 2024, as we now work together toward a new strategic plan during the next several months.

We've been putting together the key pieces required to be prepared for implementation of a new strategic plan process. Those key pieces include:

- Consumer protection education and actions
- Policy, procedures and guidelines
- Financial sustainability of the BAO
- Modernization – OBIS
- Addressing the Funeral Director Shortage

Our list of milestones and new initiatives, developed by our staff team is something I'm proud to tell you about.

### Consumer protection, education and actions

The vast majority of BAO licensees demonstrate their professional commitment to serving families in their times of grief in accordance with the law every day.

As the regulator of the bereavement sector, we know that it is a minuscule portion of our licensees on whom we spend a disproportionately large amount of time and resources ensuring their compliance with the Funeral, Burial and Cremation Services Act, 2002 (FBCSA). We advise this group toward compliance. When that doesn't work, they can become subject to inspections, suspensions, orders and/or revocations of their licences.



# Message from the CEO/Registrar...continued

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Here are a few examples of consumer protection actions from the last year:

- Licensing and renewals to ensure compliance with the law
- Requiring a cemetery to stop charging additional fees on interment rights already fully paid for
- Ordering two cemeteries to cease operations – one as a result of the cemetery not establishing the legally required Care and Maintenance Fund, which helps ensure long-term upkeep of a cemetery, and the other for not being licensed
- Ordering a township to cease operating a cemetery for not filing its annual reports for the Care and Maintenance Fund
- Communicating for consumer education – Promoting our consumer notices on obituary piracy and many other topics, making our free Consumer Information Guide readily available on our website and through licensed businesses, our licensee newsletter and quarterly consumer magazine Beyond reaching 400,000 people

## Policy, procedures and guidelines

We are taking a long-term approach to setting standards with the development of well-researched policies, procedures and guidelines for reference by staff and licensees. This will help differences or inconsistencies in how a variety of subjects and issues are approached for consumers across the province.

We have provided additional website resources to our licensees including the new Policy, Procedures, Guidelines section, How-To Task Guides for our new information technology system, continuing education, and FAQs for licensees and consumers. All are available on our new Licensee Resource Hub, which is also available to the public.

## Sustainability

To be an effective regulator, an organization needs the right staff and resources. We have great staff and have made significant strides in having appropriate resources and tools.

During the last year, the BAO started on a path toward greater effectiveness and modernization. The BAO had, for its first several years, been under-resourced in terms of staffing and technology.

We took to heart the value of the Office of the Auditor General of Ontario's recommendations by earnestly addressing the majority of the 51 action items. The action items include 36 directed specifically at the BAO, 11 directed at the BAO and the Ministry of Public and Business Service Delivery and Procurement (MPBSDP), and four directed at the BAO and other ministries and parties. As of March 31, 2024, we have completed 40 action items, plus six action items that are on schedule for completion, with one action item delayed, three that are no longer applicable, and one that will not be implemented.

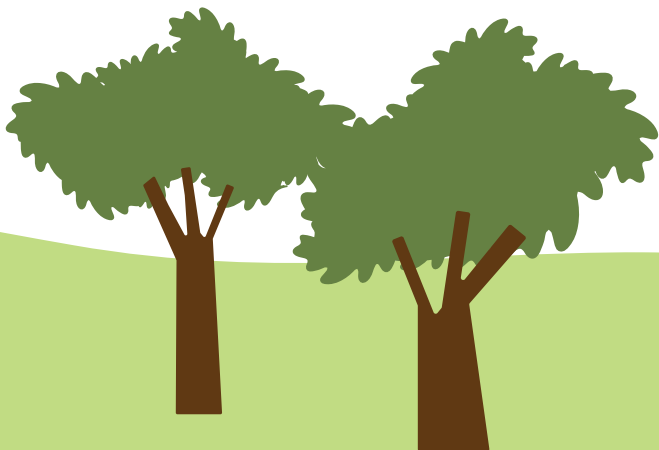
You may read our latest progress report [here on our public website.](#)

We knew that achieving and sustaining those action items also meant we needed a significant increase to our licensing fees, from which we are wholly funded.

So, we started 2023 by making sure we would be appropriately funded to meet and sustain the regulatory demands of a growing population and the BAO's expanded role – as necessitated by recommendations of the Auditor General.

In December 2022, we informed MPBSDP, consumers, and our 9,500 business and personal licensees of our proposed increase to regulatory fees. It all became official in May of 2023 with the announcement of the fee increase, which started going into effect in July of 2023 for the 2024 licensing year.

Thanks to the increased fee, we can maintain our staff total of 40 skilled employees to sustain a higher level of consumer protection, plus provide information and resources to our licensees for their compliance.



# Message from the CEO & Registrar...continued

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## Modernization - OBIS

The increased fees were also needed to support the development of Ontario Bereavement Information System (OBIS), which replaced the customer relationship management system and licensees' web portal that had been in use for more than 20 years by a predecessor organization.

OBIS is our greatest modernization initiative since the BAO's inception in 2016. Our staff have been working toward its implementation for the last two years. We are proud to say it went live in April of 2024.

My job as the authority's new CEO/Registrar, announced by the BAO Board of Directors in March of 2024, is to ensure we harness our team and tech toward greater informational support and regulatory effectiveness for consumers.

I thank our staff, led by our Information Technology team, for overall planning and executing the work required to develop OBIS. From electronic inspection reports and improved tracking and analysis, to sharing bereavement sector data with BAO licensees and the public – OBIS will provide the tools required to better serve everyone. The new system will organize the BAO's expanded services, while tracking progress, licensee compliance and other data analytics.

Among the improvements, OBIS will also:

- Standardize and optimize BAO's business processes to better address its consumer protection mandate
- Promote modernization through improved online services for the public, who may access the BAO Public Registry of all licensees
- Facilitate the sharing of analytical data with licensees and the public
- Enable risk-based, technology-enabled compliance activity, rather than a more reactionary inspections approach arising largely from complaints
- Build credibility with the sector through accurate data modelling and reporting

- Align and deliver detailed corporate planning, performance, statistical and reporting requirements as outlined in the BAO's Administrative Agreement with the Minister of the Ministry of Public and Business Service Delivery and Procurement (the Minister)
- Increase the BAO's responsiveness to external audits and amendments to internal controls, including those from the ministry
- Protect against data breaches and cyber security threats
- Parse data regionally and provincially in categories including –
  - Trends in numbers of deaths responded to by funeral directors, establishments and transfer services
  - Increases and decreases in numbers of licensed professionals and businesses
  - Changes in the number of burials, cremations and hydrolysis compared to previous years
  - Inspection outcomes data
  - Numbers of new and current bereavement sector service providers





# Message from the CEO & Registrar...continued

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## Addressing the funeral director shortage

I've chosen to participate in a sector discussion of long and short-term measures needed to address a persistent problem – too few funeral directors in parts of Ontario.

It's a vital issue, in my view, that the regulator be part of the broader solution.

Northwestern Ontario and other parts of the province do not have the number of funeral directors (FDs) that families in their communities need. I've responded to concerns from our licensees on this subject and have been working with them and other key stakeholders, such as colleges and professional associations.

I've made presentations to the associations' members and their leaders, met with individual FDs, and with representatives of current colleges offering FD programs and others which have explored establishing their programs in Ontario.

I have also written blogs in our LifeLine newsletter for licensees, our consumer magazine Beyond, plus in trade publications. In my blogs, I have voiced support for possible solutions such as: more online and hybrid college education; having more colleges in more locations offering FD programs in addition to Humber in Toronto and Collège Boréal in Sudbury; apprenticeships in funeral homes; continuing to recognize qualifications of FDs in other North American jurisdictions; and the pros and cons of an option to have unlicensed 'funeral ceremony associates' provide unlicensed services in order to free up funeral directors to do work requiring an FD licence.

## Continuing education

In the last year, the BAO has also taken back the approval of continuing education (CE) courses, replacing a sector committee that had been reviewing individual offerings for approval. Now we are responsible for it directly and provide current offerings on our new CE webpage.

## Government partners

Although we are not part of the government, we work closely with the MPBSDP, which oversees our work. We have an information sharing agreement with the Ministry of Labour, Immigration, Training and Skills and will soon have a similar agreement with the Ministry of Labour, Immigration, Training and Skills Development, with whom we meet quarterly to discuss joint compliance initiatives. Our collaborations have greatly assisted all parties in implementing the recommendations of the Auditor General in the last few years.

## Thank you

The law, regulations and the BAO's regulatory role demand a lot from licensed businesses and individual licensees.

They consistently deliver for families across the province.

I thank the professionals we license in funeral homes, cemeteries, crematoriums, transfer services and alkaline hydrolysis facilities, who diligently serve families during the most challenging of times in their lives.

I thank all in the bereavement sector for their co-operation, collaboration, goodwill, insight and patience that they have shown me in my role as interim CEO/Registrar since December 2022 and as the new CEO/Registrar as of this winter. Their willingness to state their support and criticism in an open and constructive way has made an impression on me at conferences, in a variety of meetings and emails with them.

I thank our diligent and dedicated staff members for their commitment, which they bring to work every day. There is no BAO without them!

It has been my pleasure to get to know and work with our BAO Board of Directors, who have provided me with valuable leadership and guidance. I thank them all.

I also thank our collaborative government partners at the MPBSDP for working with me and the management team throughout the year. All of these partners continue to make the BAO better.

Jim Cassimatis,  
CEO/Registrar, BAO

# BAO by the Numbers 2023/24

 **379,855**  
Web pageviews

 **153,185**  
Consumer Information Guides  
printed & distributed


 **2,314**  
Followers


 **160** Inspections  
conducted

 **196**  
Followers

 **9,609**  
Active licensees

 **933**  
Followers

 **333**  
158 Licencing exams  
plus 175 Jurisprudence  
exams

 **363,711**  
Views of last  
quarterly issue of  
Beyond magazine  
in 2023/24

 **23,525**  
Phone calls received

# BAO Board of Directors 2023/24



**Leith Coghlin**  
Chair

**Managing Director**  
EnPointe Public Affairs



**Andrew Roy**  
Vice-Chair

**President**  
The Beechwood  
Cemetery Company



**Howard Mammon**  
Secretary

**Executive Director**  
Toronto Hebrew Memorial Parks



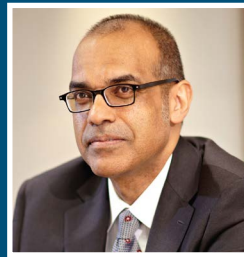
**Normand A. Allaire**  
Director

**President/CEO (Retired)**  
Runnymede Healthcare Centre



**Lucy Becker**  
Director

**Vice-President**  
Public Affairs & Policy  
Retirement Homes  
Regulatory Authority



**Keith Persaud**  
Director

**CPA, CA, Former Financial Executive**



**Colin Haskett**  
Director

**President**  
Haskett Funeral Homes



**Michael David Marco**  
Director

**VP Finance & Technology**  
Fred Victor Centre



**Laura Tamblyn Watts**  
Director

**CEO**  
CanAge



**Glenda Brindle**  
Director

**Broker**  
Royal LePage Team  
Realty Brokerage

# Corporate Governance

## Role of the Bereavement Authority of Ontario (BAO) Board of Directors

The governance of the BAO is established through the Funeral, Burial and Cremation Services Act, 2002 (FBCSA, by-laws, policies as well as an Administrative Agreement with the government through the Ministry of Public and Business Service Delivery and Procurement (MPBSDP). The Board is accountable to the Minister for the performance of the BAO and 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.

## Board composition and Director qualifications

The BAO is governed by a 10-member Board of Directors. The Board is comprised of:

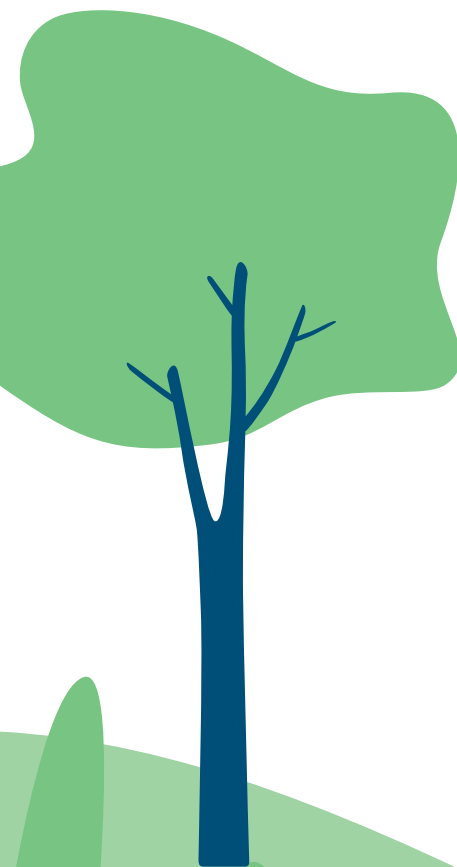
- Four (4) skills-based directors with regulatory and governance experience and who have no direct interest in the bereavement sector\*.
- Three (3) directors who are selected and appointed by the Minister, MPBSDP.
- Three (3) directors who are also the Chairs of the three Advisory Committees. These individuals represent all sectors of the bereavement industry: faith, funeral and transfer services, cemetery and cremation.

## Board remuneration

The Board met seventeen times during the 2023-24 fiscal year. The Board Remuneration Policy sets out the following rates (for 3+ hour meetings) for Board members.

- Per diem rate for Chair is \$744
- Per diem rate for Vice Chair is \$583
- Per diem rate for Board members is \$472

For fiscal year 2023-24 the total Board remuneration was \$105,191



# Corporate Governance

## BAO Board and related committees

The Board is supported by the work of these committees.

### Audit Risk and Finance Committee

*Chair Michael Marco*

The Audit and Risk Committee's mandate is to assist the Board in fulfilling its oversight responsibilities with respect to the organization's standards of integrity and behaviours, reporting of financial information, and risk management control practices.

### CEO Performance Evaluation Committee

*Chair Leith Coghlin*

The CEO Performance Evaluation Committee's mandate is to assist with the evaluation of the CEO on an annual basis and to make recommendations on alterations to the CEO job description, incentives and salary.

### Compensation Fund Committee

*Chair Normand A. Allaire*

The Compensation Fund Committee's mandate is to manage the affairs of the Funeral Services Compensation Fund, to ensure compliance with the FBCSA and its regulations and to determine eligibility of claims.

The Compensation Fund Committee is an independent committee that works in partnership with the BAO Board of Directors.

### Governance and Nominations Committee

*Chair Lucy Becker*

The Governance and Nominations Committee has a dual mandate to provide the Board of Directors with recommendations for the membership of the Board and committees, and to assess the BAO's governance development, practices and policies.

### Discipline and Appeal Committees

*Discipline Committee Chair: Paul Famula*

*Appeal Committee Chair: Marilyn Marshall*

The Discipline and Appeal Committees hear and determine issues regarding licensee violations of the Code of Ethics, including determining penalties where appropriate. A panel of three committee members will be selected to hear and determine each matter.

### Volunteer Advisory Committees

- **Cemetery, Crematorium and Municipal Advisory Committee**

*Chair Andrew Roy*

This committee is comprised of sector and consumer representatives, who provide the BAO Board and the CEO & Registrar with expert advice related to cemeteries and crematoriums.

- **Faith-based Advisory Committee**

*Chair Howard Mammon*

This committee is comprised of sector and consumer representatives, who provide the BAO Board and the CEO & Registrar with expert advice related to funeral and transfer services.

- **Funeral and Transfer Service Advisory Committee**

*Chair Colin Haskett*

This committee is comprised of sector and consumer representatives, who provide the BAO Board and the CEO & Registrar with expert advice related to funeral and transfer services.

# Service Standards

The BAO is proud of its customer service. Consumers and licensees receive these turnaround times for services from our staff.

Service Standards	
Service	Target Turnaround Time
Personal Licence Application	10 Business Days
Business/Operator Licence Application	45 Business Days
Inquiry Acknowledgement	1 Business Day
Complaint Processing	30 Business Days
Inspection Results Delivered to Licensee	14 Business Days

## Compliance - AODA

The BAO ensures that its policies, practices and procedures comply with the principles of dignity, independence, integration and equal opportunity in accordance with the Accessibility for Ontarians with Disabilities Act. Our staff have been trained on AODA standards. We will provide documents on request in accessible formats, although we haven't received any such requests. The BAO website was designed in compliance with AODA standards.

## French Language Services

The BAO employs four bilingual individuals. These employees provide bilingual support to consumers, stakeholders and licensees via phone and written correspondence, upon request.

The BAO also provides bilingual Funeral Service education through Collège Boréal, which offers the program in French. BAO publications are offered in French and English.



# Report on Performance

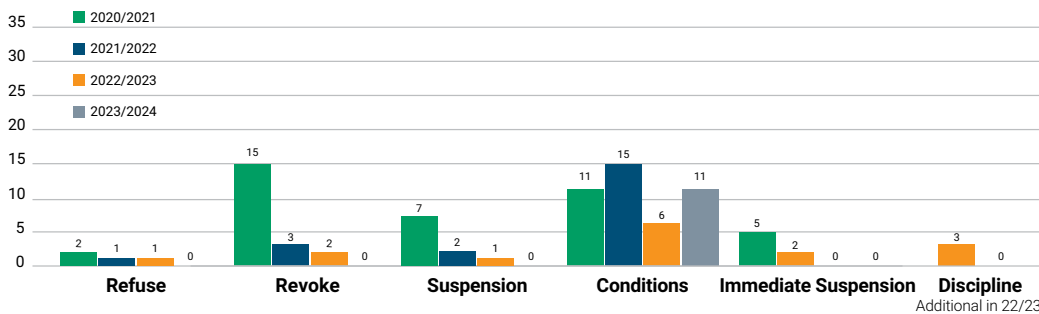
## Registrar's Actions 2023/24

Registrar's actions include: Proposals to Suspend, Refuse or Revoke Licences; Suspension Orders (temporary or immediate); Applying Conditions to a Licence; or Disciplinary Action by the BAO Discipline and Appeal Committees.

### Definitions

- **Refuse:** Notice of Proposal to Refuse to Renew a licence
- **Revoke:** Notice of Proposal to Revoke a licence
- **Suspension:** Notice of Proposal to Suspend a licence
- **Conditions:** Conditions imposed on the Licensee or consented to at the behest of the Registrar
- **Immediate Suspension:** Registrar's Immediate Suspension Order – typically issued in addition to a Notice of Proposal to Revoke licensure

### Registrar's Actions



Some actions (e.g., 'Proposal to Revoke' and 'Immediate Suspension' orders) fall under more than one category and so are counted more than once. Please take this into consideration when comparing totals in the Operator chart.

### Registrar's Actions by Licensee Type

Fiscal Year (April 1, 2023 to March 31, 2024)

Operator	Total (7)
Funeral Establishment Operator	2
Transfer Service Operator	5
Cemetery Operator	0
Crematorium Operator	0
Alkaline Hydrolysis Operator	0
Personal	Total (4)
Funeral Director	2
Sales Representative	2

### The Trend

The Registrar continues to take a proactive approach to resolving licensee compliance issues by using open communication between the Regulator and the Licensees to gain an understanding of how and why the Licensee failed to comply with the FBCSA.

Furthermore, the Registrar continues to use tools such as Orders for Information, Cease Orders, and Conditions of Licence. In many cases, these actions continue to reduce the need to escalate enforcement to litigation, and resulting in fewer refusals, suspensions and revocation of licences.

Orders for Information are issued under s. 111 of the FBCSA. A Cease Order is issued under the authority of O. Reg. 30/11, subsection 109(7). Compliance issues that could have ended in enforcement actions have been resolved by issuing eleven (11) Registrar's section 111 Orders for information and six (6) Cease Orders.

# Report on Performance

## Licensing

Under the *Funeral, Burial and Cremation Services Act, 2002 (FBCSA)*, anyone in Ontario who provides or offers to provide bereavement-related supplies and services must be licensed with the BAO. The total number of active personal and operator licensees (cemetery, crematorium, alternative disposition operator, funeral establishment and transfer service operators; funeral directors, preplanners; and transfer service, cemetery and crematorium sales representatives) during this fiscal year is 9,609.

## Establishment Licensing

The 2022/23 fiscal year continues to see stability across licensed establishments.

## Licence Classes Defined

- Funeral Establishment Operator – Class 1: Can offer embalming services, full funeral services, removal of pacemakers or implants. Will make available an inexpensive transfer service.
- Funeral Establishment Operator - Class-2: Can temporarily place human remains so persons may attend and pay their respects, such as visitation or funeral. Cannot offer embalming services, transfer services, or removal of pacemakers or implants.
- Transfer Service Operator – Class 1: Can sell and provide the service of placing a dead human body in a casket, washing the body and setting the features and transporting a dead human body from one location to another.
- Transfer Service Operator – Class 2: Can sell and provide the service of placing a dead human body in a casket, removing personal effects and transporting a dead human body from one location to another.
- Transfer Service Operator – Class 2 (Restricted): Can sell and provide the same services as a Transfer Service Operator – Class 2 above, but the operator is restricted to serving only the members of its religious organization.
- Cemetery Operator: Person (corporation, partnership, sole proprietor, trustee/volunteer board – religious or other) licensed to sell and provide cemetery supplies and services.
- Crematorium Operator: Person (Corporation, Partnership, Sole Proprietor, Trustee/Volunteer Board – Religious or other) licensed to sell and provide crematorium supplies and services.
- Alternative Disposition (hydrolysis): Licensed to sell and provide hydrolysis services.

Establishment Licensing Statistics					
Licence Classes	2019/20	2020/21	2021/22	2022/23	2023/24
Funeral Establishment Operator - Class 1	576	575	572	559	557
Funeral Establishment Operator - Class 2	11	12	10	8	7
Transfer Service Operator - Class 1	50	51	67	65	68
Transfer Service Operator - Class 2	31	31	32	31	30
*Transfer Service Operator - Class (Restricted)			21	23	28
Cemetery Operators (2,313 organizations)	5,217	5,222	5,221	5,229	5238
Crematorium Operators (57 organizations)	72	72	74	74	74
Alternative Disposition (Hydrolysis)	4	4	4	4	5
<b>Totals</b>	<b>5,961</b>	<b>5,967</b>	<b>6,001</b>	<b>5,994</b>	<b>6,007</b>

\* New in 2021/22



# Report on Performance

## Personal Licensing

Personal Licence Classes	2019/20	2020/21	2021/22	2022/23	2023/24
Funeral Director-Class 1 (embalming)	2,582	2,531	2,524	2,465	2,471
Funeral Director-Class 2 (non-embalming)	29	33	38	39	43
Funeral Preplanner	369	362	380	380	412
Sales Representative (Cemetery/Crematorium)	591	547	548	522	595
Transfer Service Sales Representative (TSSR)	32	32	33	35	38
TSSR Restricted			25	34	43
<b>Grand total</b>	<b>3,603</b>	<b>3,505</b>	<b>3,548</b>	<b>3,475</b>	<b>3,602</b>

## Licence Classes Defined

- Funeral Director – Class 1: Can embalm and provide all related professional services associated with arranging and directing a funeral and memorial service on behalf of a licensed establishment.
- Funeral Director – Class 2: Can arrange and direct customized funeral rites and ceremonies on behalf of a licensed establishment. Cannot provide embalming services.
- Funeral Preplanner: Can enter into prepaid contracts funded by trust or insurance plans for funeral supplies and services on behalf of a licensed funeral establishment (FE).
- Transfer Service (TS) Sales Representative: Can sell transfer services on behalf of a licensed transfer service operator.
- Cemetery Sales Representative: Can sell or offer to sell cemetery supplies and services on behalf of a licensed cemetery operator.
- Crematorium Sales Representative: Can sell or offer to sell crematorium supplies and services on behalf of a licensed crematorium operator.

## New and renewed licences

	Newly issued in 2023/24	Renewed in 2023/24
FE and TS Operator licences	29	680
Cemetery, Crematorium and Alternative Disposition (Hydrolysis) Operator	24	1,848
Personal licences	250	3,385

Includes applications for new and asset/share purchases of funeral establishments and transfer services.

Includes applications for new cemetery sites, and asset/share purchases or transfers of existing cemetery sites to new cemetery operators.

# Report on Performance

## Licensee Education

Since 1938, funeral professionals in Ontario have committed to lifelong learning through participation in mandatory professional development programs. The BAO believes that professional development and continuing education is a priority and an important component of any profession.

## Exams

Traditionally, exams only took place onsite at Humber College or Collège Boréal three times a year. The BAO continues to offer additional administrations of the Entry-to-Practice examinations (Licensing and Jurisprudence) for small groups in house or onsite at the licensees’ establishment.

Licensing Examinations		
Year	Exams Taken	Pass %
2019/20	195	95%
2020/21	174	93%
2021/22	166	93%
2022/23	166	87%
2023/24	158	96%

Jurisprudence Examinations		
Year	Exams Taken	Pass %
2019/20	260	84%
2020/21	186	89%
2021/22	171	91%
2022/23	183	81%
2023/24	175	89%

## Continuing Education

Since Jan. 1, 2020, funeral licensees are required to complete a minimum of six hours of continuing education courses each year.

To qualify for a continuing education credit, the course(s) must be delivered through one of the following organizations: the Ontario Funeral Service Association; the Ontario Association of Cemetery and Funeral Professionals; Collège Boréal; Humber College; or others approved by the Bereavement Authority of Ontario (BAO)\*.

No courses, seminars, conferences or events originating from outside of the province or from other associations or continuing education providers qualify for credit, unless they have received prior approval from the BAO.

Qualifying courses will be identified as either technical/professional skills or self care. A maximum of two hours of self care courses will qualify for continuing education credit (Category B). The remaining four hours must be related to technical/professional skills (Category A).

\* The Bereavement Education Committee (BEC), comprised of members from two province-wide business sector associations, disbanded at the end of 2022 with thanks for its role. As an objective body, the regulator, the Bereavement Authority of Ontario, assumed continuing education course approval responsibilities for its licensees on Jan. 1, 2023.

# Report on Performance

## Trust Funds

The Financial Compliance Team educates licensees on the use of income, investment, capital preservation, sale/resale of interment rights, understanding institutional statements, reporting requirements and the difference between individual trust, pooled trust, and insurance products.

## Care and Maintenance Fund

A care and maintenance fund/account (C&M fund) is an irrevocable trust fund that ensures funds are available for the upkeep of a cemetery in perpetuity. Cemetery operators are required under the FBCSA to deposit appropriate contributions within 60 days of a sale. The C&M fund is held by an eligible trustee under the FBCSA. The use of capital (including realized capital gains) is strictly prohibited. However, the provincial government's changes to the FBCSA, effective Jan. 1, 2022, permit non-commercial cemetery operators to access the capital portion of a C&M fund to increase the capacity of a cemetery. This is subject to approval from the Registrar of the FBCSA, under the condition that the capital is paid back into the trust fund or account. Additional changes to the FBCSA, also effective Jan. 1, 2022, have increased minimum C&M fund contributions and the C&M fund's establishment deposit, which was increased from \$100,000 to \$165,000. The income generated from the investment of the capital is used for care and maintenance expenses of the cemetery.

### Funeral Establishment & Transfer Service Operators Report of Prepaid Funds Submission Rate

Year	Submission Rate
Jan 1 - Dec 31, 2020	99.7%
Jan 1 - Dec 31, 2021	100.00%
Jan 1 - Dec 31, 2022	100.00%
Jan 1 - Dec 31, 2023	98.76%*

\*8 FE/TS failed in submitting an RPF. Most do not accept prepaid funds, therefore the risk to the public is very low. The Inspections, Compliance and Enforcement team has been notified.

### Cemetery & Crematorium Operators Report of Prepaid Funds Submission Rate

Year	Submission Rate
Jan 1 - Dec 31, 2020	76.05%
Jan 1 - Dec 31, 2021	96.3%
Jan 1 - Dec 31, 2022	100.00%
Jan 1 - Dec 31, 2023	98.65%*

\*1 cemetery operator has not submitted; they are on Intake and working towards compliance

### Cemetery & Crematorium Operators Report of Care & Maintenance Funds Submission Rate

Year	Submission Rate
Jan 1 - Dec 31, 2020	85.47%
Jan 1 - Dec 31, 2021	96.05%
Jan 1 - Dec 31, 2022	97.90%
Jan 1 - Dec 31, 2023	98.78%*

\* 10 Cemeteries have been placed for abandonment, 1 cemetery had a duplicate profile, 5 cemeteries are on Intake (mainly Anglican Diocese), 5 are being investigated.

# Report on Performance

Total Prepaid Funds (Trust - Pooled & Individual)		% Change
2020/2021	\$1,147,934,572	+10%
2021/2022	\$1,263,745,682	
2022/2023	\$1,277,986,264	+1.13%
2023/2024	\$1,453,122,050	+13.70%

Prepaid funds fluctuate year to year depending on consumer choices and changing rates of return. Between 2019/20 and 2021/22 the fluctuations resulted in numbers returning to a very similar total.

Total Prepaid Funds (Insurance)		% Change
2020/2021	\$1,712,295,414	-0.65%
2021/2022	\$1,701,128,899	
2022/2023	\$1,642,950,006	-3.42%
2023/2024	\$1,688,323,097	+2.76%

Total Cemetery Care and Maintenance Funds		% Change
2020/2021	\$1,608,786,479	+3.8%
2021/2022	\$1,670,010,768	
2022/2023	\$1,787,924,377	+7.06%
2023/2024	\$1,853,744,484	+3.68%



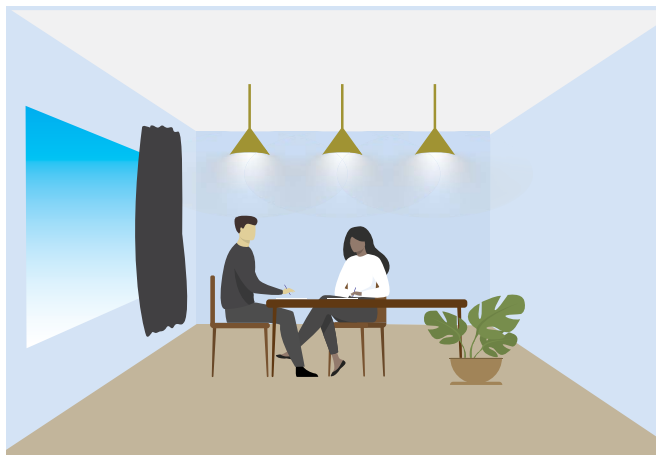
# Report on Performance

## Care and Maintenance Fund... continued

<b>Cemetery Care and Maintenance (C&amp;M) Funds Total by Category 2023/24</b>		
<b>Category</b>	<b>Total C&amp;M Amount</b>	<b># of Funds/Accounts</b>
Corporation – Municipal – not for profit	\$182,929,806	393
Corporation – Not for profit	\$618,460,744	135
Corporation Private	\$408,675,667	84
Corporation – Publicly Traded	\$78,844,962	1
Corporation – Religious – not for profit	\$527,329,101	915
Sole Proprietorship	\$347,639	11
Trustee/Volunteer Board	\$37,156,565	524
<b>Grand Total</b>	<b>\$1,853,744,484</b>	<b>2,063</b>

### Prepaid Funds

Licensed operators who enter into prepaid contracts for licensed prepaid supplies or services (excluding the purchase of interment/scattering rights) must place funds in trust within 35 days, either in a pooled trust fund, individual trust account, or insurance. Licensed operators report annually to the BAO via a Report of Prepaid Funds form which captures total number of contracts, total value, total interest, contracts provided, cancelled, and new. Licensed operators are required to engage a public accountant (independent of the operator) to submit a review engagement or audit report (excluding pooled trust funds less than \$100,000). Each report is reviewed by a BAO Financial Compliance Officer for compliance with the FBCSA.



### Compensation Fund

Established in 1990, the Prepaid Funeral Service Compensation Fund (“the Compensation Fund”) is designed to compensate consumers who have suffered a financial loss as a result of a licensed funeral professional or transfer service licensee mishandling prepaid funds.

The Compensation Fund fiscal year was Nov. 1, 2022 to Oct. 31, 2023. In that fiscal year, there was 1 claim made against the Compensation Fund totalling \$1,937. Total market value of the fund at its fiscal year-end was \$2,200,970, comprised of cash, fixed income and equity holdings.

The Compensation Fund had revenues of \$106,938 from its primary income sources, including interest and dividend income, net gains on investments as well as contributions from new licensees. Voluntary payments may also be made by funeral establishment and transfer service operators in relation to prepaid trust funds that have been left unclaimed and for which the recipient (beneficiary) would be at least 120 years old. Should a rightful recipient to the unclaimed funds come forward after they are paid into the Compensation Fund, the funds will be paid out to the rightful recipient. Claims that are denied payment by the Compensation Fund Committee may be appealed to the Licence Appeal Tribunal.

# Report on Performance

## Inquiries and Complaints

The BAO's compliance officers have been very effective in addressing consumer inquiries and complaints. The majority of inquiries are resolved through the clarification of legislation. Complaints require investigation and mediation between a licensee and a consumer. The most common complaints received by the BAO are:

- From which family member to take direction
- Contraventions of regulations
- Contract related issues
- Miscommunication between the licensees and consumers
- Interment rights issues
- Service standards and professionalism

For complaints, the BAO endeavours to conclude and close the matter within 30 business days. These efforts are undertaken to ensure Ontario Consumers are always treated in a compassionate and professional manner during a vulnerable time in their lives.

Inquiries and Complaints numbers					
	2019/20	2020/21	2021/22	2022/23	2023/24
# Inquiries	1,253	2,944	2,304	2,021	1,954
# Complaints	173	105	104	64	44
<b>Total</b>	<b>1,426</b>	<b>3,049</b>	<b>2,408</b>	<b>2,085</b>	<b>1,998</b>

Of the total inquiries for the 2023/24 fiscal year: 1,350 were consumers; 604 were licensees, 15 of which were conducted in the French language.

Complaints by Licence Class					
Class	2019/20	2020/21	2021/22	2022/23	2023/24
Funeral Establishments	39	52	50	23	20
Cemeteries	29	50	50	31	23
Crematoriums	4	0	1	0	0
Transfer Services	6	1	3	9	1
Alkaline Hydrolysis	0	0	0	0	0
Other (Unlicensed)	2	2	0	1	0
<b>Total</b>	<b>80</b>	<b>105</b>	<b>104</b>	<b>64</b>	<b>44</b>

## Complaints 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
- **Complaints against the BAO** can be made through this email [PrivacyOfficer@TheBAO.ca](mailto:PrivacyOfficer@TheBAO.ca). The complaint will be sent to the relevant manager. If it is not resolved at that stage, it will then escalate to the CEO & Registrar. There were no complaints against the BAO in 2023/24.

# Report on Performance

## Inspections

### Risk-based

The Inspections, Compliance and Enforcement team employs a risk-based approach in identifying operators requiring inspections. Specific risks are identified, rather than relying exclusively on predetermined fixed time intervals for inspections.

Identified risks include:

- Failure to submit annual licence renewal and/or report on trust funds on time
- Failing to communicate or reply to the regulator
- Complaints
- Previous compliance history
- New or inexperienced, management

Licence Classes	2019/20	2020/21	2021/22	2022/23	2023/24
Funeral Establishment	58	63	80	118	43
Transfer Service	11	9	17	29	22
Cemeteries	51	26	15	57	41
Crematoriums	11	3	6	10	50
Alternative Dispositions	1	0	0	6	1
Non-Licensees	3	8	4	5	3
<b>Total inspections</b>	<b>135</b>	<b>109</b>	<b>122</b>	<b>225</b>	<b>160</b>
<b>Focused</b>	85 = 63%	79 = 73%	52 = 43%	107=48%	113=71%
<b>Regular</b>	50 = 37%	30 = 27%	70 = 57%	118=52%	47=29%

*The number of inspections for 2023/24 was lower than anticipated as a result of inspectors being seconded to duties related to the development of the BAO's new information technology system. As a result, the BAO focused on inspecting high risk operators and those that had public interest considerations.*

- Focused – Specific issue driven, such as website pricelist review, follow-up inspection on identified deficiencies
- Regular – Full inspection

Note: Numbers in the 2020/21 and 2021/22 fiscal years reflect fewer inspections as a result of pandemic restrictions and precautions.

## Archaeological Investigations

The BAO Registrar's Directive, Archaeological Assessments & Investigations on Cemetery Lands, was issued to remind cemetery operators that any invasive activity, either excavation or construction within or at the boundaries of a cemetery for which no credible maps/plans or records exist, may only be carried out after an archaeological investigation has been conducted by a professionally licensed archaeologist, to confirm that no undocumented human burials will be disturbed.

A Cemetery Investigation Authorization must be received from the BAO before any invasive activity, which could impact human burials, begins.

Between April 1, 2023 and March 31, 2024, the Registrar responded to:

- 143 inquiries for maps, cemetery site files, and boundary surveys
- 17 Cemetery Investigation Authorizations issued
- 4 Cemetery burials/grave disturbances and issues including Indigenous archaeological sites related to existing cemeteries
- 1 Cemetery established following a burial site discovery

# Complaints and Inspections surveys

In addition to the BAO's Client Satisfaction/Value Surveys, conducted every two years, we also have three more granular surveys to evaluate our complaints and inspection processes.

These surveys each serve as a snapshot of the 2023/24 fiscal year, with the public and licensees providing the BAO with useful information.

The surveys are in these categories:

- 1. For consumers - BAO complaints process** survey invited people, who have filed complaints with us about a licensee, to tell us about their experience in order to help us improve our processes in the public interest.
- 2. For licensees - BAO complaints process** survey invited licensee businesses and personal licensees, who had a complaint filed against them recently, to assist us in improving our processes for the public and licensees.
- 3. For licensees - BAO inspection quality feedback** survey invited licensees, whose facilities had recently been inspected by the BAO, to complete the survey to help us improve our processes for consumers (the public) and licensees.

## Results

Results of the 3 surveys for fiscal year ended March 31, 2024

- [1. Consumer survey - BAO complaints process](#)
- [2. Licensee survey - BAO complaints process](#)
- [3. Licensee survey - BAO inspection quality feedback](#)

Results of the 3 surveys for fiscal year ended March 31, 2023

- [1. Consumer survey - BAO complaints process](#)
- [2. Licensee survey - BAO complaints process](#)
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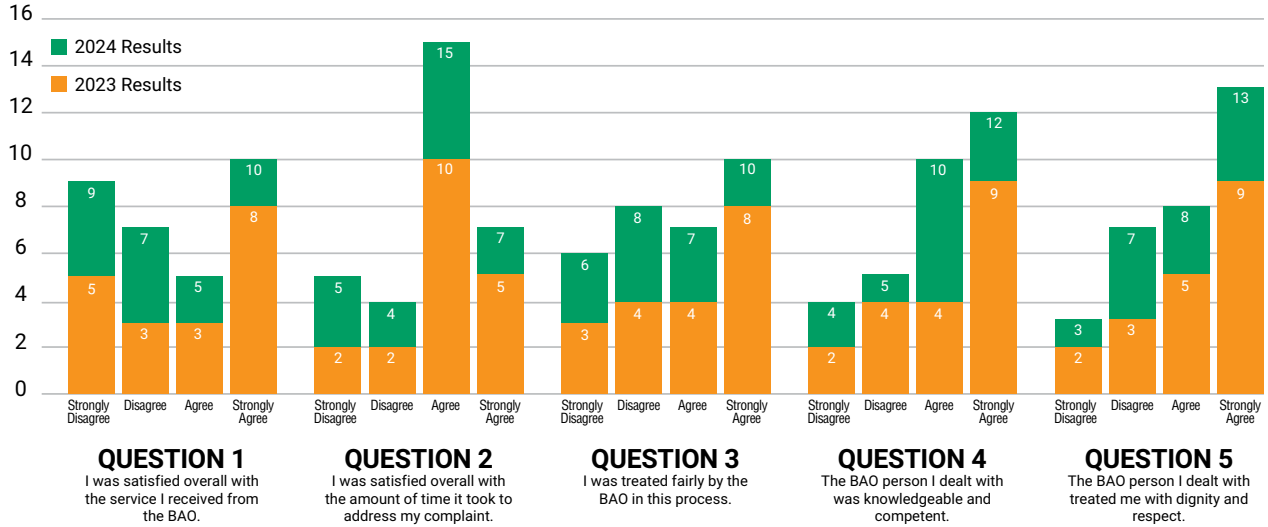




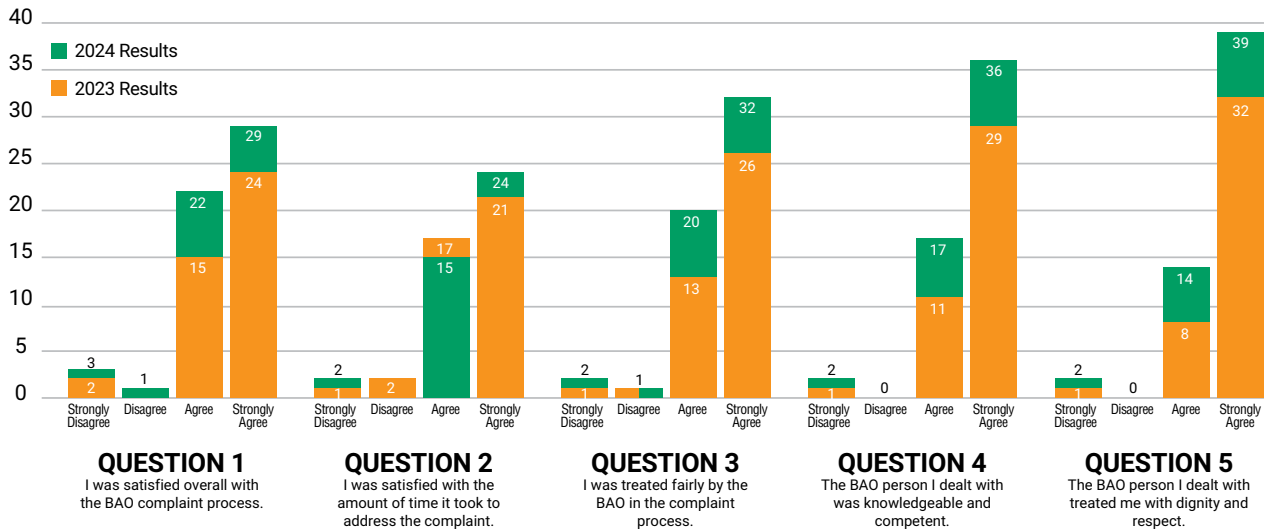
# Comparing the results

Samples sizes of those who opted to complete our survey is small, so numbers are quite variable.

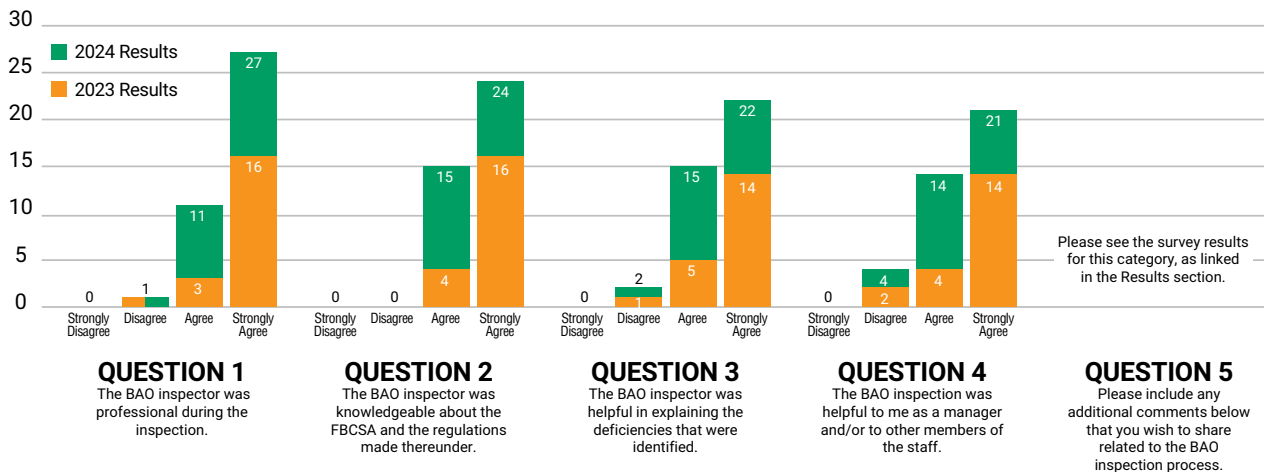
## 1. Consumer survey - BAO complaints process



## 2. Licensee survey - BAO complaints process



## 3. Licensee survey - BAO inspection quality feedback



FBCSA = Funeral, Burial and Cremation Services Act, 2002

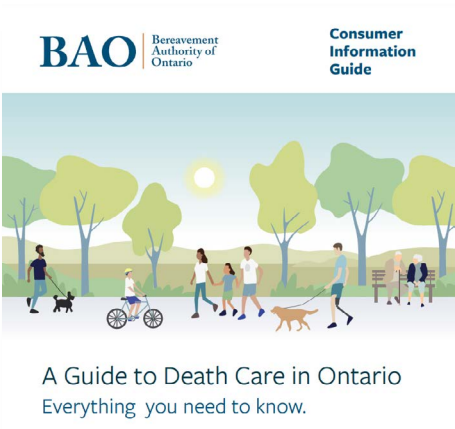
# Communications and Stakeholder Relations 2023/24

BAO Communications connected with the public and licensees in person and online throughout the fiscal year of April 1, 2023, to March 31, 2024.

While the BAO has been working toward greater public awareness of its mandate and services since it started in 2016, the importance of this was underscored in 2020 by the Office of the Auditor General of Ontario’s recommendations.

Since then, as this report shows, the BAO has increased its measurable reach with the public and licensees, particularly with its website, use of social media, its fee Consumer Information Guide, and since 2021 – its consumer magazine Beyond and licensee newsletter LifeLine. Reach numbers ebbed only during the two years of pandemic restrictions.

## Free consumer guide



The BAO will continue promotion of its online Consumer Information Guide on social media and in its public presentations. The guide is more than holding its own in post pandemic times, as our Web, Eblasts & Social Media table shows.

The online version of the guide saw an incremental increase over last year’s web pageviews, while our volume of BAO eblasts to our licensees remained lower than the flurry of changes that pandemic times demanded.

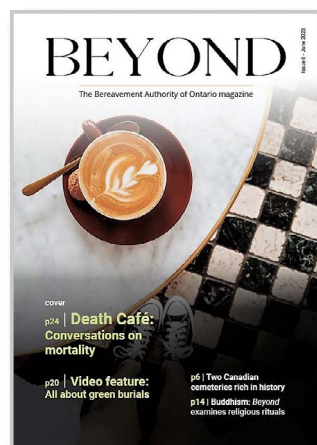
Consumer Information Guide			
	Printed guides shipped		Total
	English	French	
2019/20	174,988	4,077	179,065
2020/21	105,266	1,827	107,093
2021/22	134,910	5498	140,408
2022/23	156,923	4,060	160,983
2023/24	149,985	3,200	153,185

# Communications and Stakeholder Relations 2023/24

Web, Eblasts & Social Media					
	2019/20	2020/21	2021/22	2022/23	2023/24
BAO Website total pageviews	205,484	572,712	726,194	345,274	379,855
BAO Consumer Information Guides (CIG) web pageviews	6,566	12,043	39,520	40,979	48,195
BAO eblast messages to licensees <i>Registrar's Directives, Notices, Guidance and news</i>	55	167	112	52	60
Facebook followers	1,191	1,465	1,801	1,969	2,314
Facebook posts	85	94	111	117	74
LinkedIn followers	98	337	483	718	933
LinkedIn posts	24	94	111	117	74
X followers	74	130	169	193	196
X posts	98	94	111	117	74

The number of social media posts were strategically reduced in 2023/24, while the number of followers of each profile continued on an upward trajectory. The Consumer Information Guide and BAO website have also sustained their pattern of ascension.

## Our magazine



The BAO's quarterly online Beyond magazine reached 363,711 people in Ontario in December of 2023, with numbers continuing upward in the subsequent April 2024 issue, which reached 399,462. The first two issues in 2021 had reached 57,293 and 58,498.

The numbers tell the story of the family magazine's growing audience.

Covering topics such as consumer options and rights in death care and BAO regulatory actions in the public interest have been complemented by feature articles and videos on green burials, the gravesite of legendary Canadian painter Tom Thomson, death cafés, pet burials, family-run funeral homes, scattering 'ashes', and Underground Railroad cemeteries in the province.



## Phone calls

2019/20 calls	2020/21 calls	2021/22 calls	2022/23 calls	2023/24 calls
13,495	18,384	27,868	21,403	23,525

# Communications and Stakeholder Relations 2023/24

## Stakeholder Presentations

Legend:

- BAO – Bereavement Authority of Ontario
- AMCTO – Association of Municipal Managers, Clerks and Treasurers of Ontario
- DAA – Delegated Administrative Authority
- FSAC – Funeral Service Association of Canada
- MPBSDP – Ministry of Public and Business Service Delivery and Procurement
- OACFP – Ontario Association of Cemetery and Funeral Professionals
- OFSA – Ontario Funeral Association of Ontario
- OLTCa - Ontario Long Term Care Association
- ORFA – Ontario Recreational Facilities Association
- Sector – Bereavement sector in Ontario

April 1, 2023 to March 31, 2024				
Date	Event	Location	Audience	BAO Presenter
Quarterly meetings 2023/24	MPBSDP-BAO Liaison meetings	Teams online	7 government and BAO staff	-Jim Cassimatis, CEO/Registrar -Aimee Moore, Corporate Services Director -David Brazeau, Communications Manager
Quarterly meetings 2023/24	MPBSD/DAA Communications Committee Meeting	Teams online	32 from MPBSD and DAAs	-David Brazeau
April 12, 2023	OFSA Spring Meeting		members	-Jim Cassimatis
May 3, 2023	ORFA	Mississauga	19 in-person, Zoom	-Michael D'Mello, Deputy Registrar
May 17, 2023	AMCTO Zone 8	Temiskaming Shores	45 municipal representatives	-Michael D'Mello -Paula Davidson, Compliance Manager, Inspector
June 7-9, 2023	2023 FSAC Conference	Toronto	400 conference attendees	-Jim Cassimatis -BAO booth staffed by Office Manager Crystal MacLaren
June 7, 2023	Anglican Diocese of Ontario	Mississauga	5 representatives of the various parishes under the Anglican Diocese of Ontario	-Michael D'Mello -Hamza Majid Financial Compliance Manager -Paul LeRoy, Inspector
June 16, 2023	Town Of Iroquois Falls	Teams online	5 municipal representatives	-Hamza Majid Financial Compliance Manager -Jamie Traynor
August 23, 2023	City of Windsor	Teams online	100 city staff	-David Brazeau -Paul Davidson
Sept. 26, 2023	OFSA AGM & Annual Conference	Mono, near Orangeville	159 OFSA members	-Jim Cassimatis
October 3-5, 2023	OACFP Educational Conference and Trade Show	Huntsville	326 OACFP members, speakers, vendors	-Jim Cassimatis
October 18, 2023	ORFA	Mississauga +Zoom	12 in-person +Zoom	-Michael D'Mello
October 23, 2023	OLTCa Conference	Toronto	300+ attendees	-David Brazeau staffed BAO booth
November 20, 2023	OACFP	Puslinch, near Guelph	30 volunteer cemetery representatives	-Hamza Majid Financial Compliance Manager -Paul LeRoy, Inspector
March 24, 2024	AMCTO	Zoom online	62 AMCTO members	-Michael D'Mello

# Information Technology Report

## BAO's new information technology system for the public and licensees is live!



The Bereavement Authority of Ontario's (BAO) new information system went live in on April 30, 2024.

The Ontario Bereavement Information System (OBIS) is the new platform for the BAO Licensee Portal and for the BAO Public Register.

"Following a year of diligent work by all staff, as led by our Information Technology team, we are proud to announce our new system for the public and for our 9,500 licensed business operators and individuals. OBIS replaces our well-used and archaic previous information system which dates back some 20 years," Jim Cassimatis, CEO/Registrar of the BAO, announced.

### Essential

OBIS represents the BAO's most significant investment in information technology since the authority's inception in 2016. OBIS is an essential tool for the BAO in the achievement of its:

- Mandate to protect the public interest and administer the law – the Funeral, Burial and Cremation Services Act, 2002 – in the bereavement sector
- Implementation and sustainment of expansive recommendations from the Office of the Auditor General of Ontario
- Modernization of operations and providing key data to address the changing needs of consumers, while providing better resources and services to licensees toward their professional compliance with the law

### Progress

OBIS aligns with the BAO's continued progress in consumer protection. The new system provides the tools necessary for features from electronic inspection reports and improved tracking and analysis, to sharing bereavement sector data with BAO licensees and the public.

Among the improvements, OBIS will:

- Provide a more stable and reliable system for the public and licensees
- Organize the BAO's services, while tracking progress, licensee compliance and other data
- Promote modernization through improved online services for the public, who may access the Public Register of all licensees
- Provide accurate data modelling and reporting
- Share analytical data with licensees and the public
- Align and deliver detailed corporate planning, performance, statistical and reporting requirements as outlined in the BAO's Administrative Agreement with the Minister of Public and Business Service Delivery and Procurement (MPBSDP)
- Increase BAO responsiveness to external audits and amendments to internal controls, including those from the Minister
- Standardize and optimize BAO's business processes to meet and exceed its consumer protection mandate
- Protect against data breaches and cyber security threats
- Enable risk-based, technology-assisted compliance activity, rather than a more reactionary inspections approach arising largely from complaints
- Parse data regionally and provincially in categories including –
  - Trends in numbers of deaths responded to by funeral establishments and transfer services
  - Increases and decreases in numbers of licensed professionals and businesses
  - Changes in the number of burials, cremations and hydrolysis compared to previous years
  - Inspection outcomes data
  - Numbers of new and all current service providers

### Licensee Portal and Public Register

The new OBIS Licensee Portal can be accessed at <https://portal.thebao.ca>.

Access to the Licensee Portal is available through our public website, TheBAO.ca.

Access to our [Public Register remains on our public website at this link](#).

# Financial Statements

- Please click on this link to read the [Financial Statements](#).

## Report on Performance - Financial Review Fiscal Year (FY) 2024

The following financial review is based on the audited financial statements, by Grant Thornton LLP, for the year ended March 31, 2024. The Bereavement Authority of Ontario (BAO) uses its revenues to deliver consumer protection initiatives across the province and to ensure the organization's sustainability so the organization can fulfill its mandate.

As of March 31, 2024, the Net Assets of the BAO were \$6,616,580 compared to \$5,014,408 for the year ended March 31, 2023. In fiscal year 2024 (April 1, 2023, to March 31, 2024) the BAO realized a net surplus of revenues over expenses of \$1,602,172 (compared to a net deficit of \$594,299 in FY2023). Higher operating revenues were realized in FY2024 with the implementation of the consumer protection fee study; partially offset with higher operating expenses incurred to support the continued growth of the organization. Additional expenditures realized in FY2024 were related to the development of the new Customer Relationship Management (CRM) system.

### Revenue

The BAO relies on two main revenue streams, funeral and cemetery licensing fees, which are set out in accordance with a fee structure under the Minister's Order made under the Funeral, Burial and Cremation Services Act, 2002. Overall revenues for FY2024 were \$7,486,413, an increase of \$1,784,506 compared to the prior fiscal year. The difference was primarily driven by higher operator fees and timing related to prior year licensure renewals.

Non-operating revenue of \$160,348 was generated by the BAO's investment program for FY2024. Investment of excess cash flows were limited to short-term, risk-free, term deposits and held with major Canadian financial institutions.

### Expenses

The BAO's expenses in FY2024 were \$5,884,241 (including amortization), a decrease of \$411,965 from the previous year. The year-over-year reduction in operating expenses was primarily due to staffing vacancies in addition to lower legal and administrative expenses.

### Capital Expenditures

Capital spending including intangible assets in FY2024 amounted to \$971,344 (compared to \$828,464 in FY2023), directly related to the development of a new Customer Relationship Management (CRM) system.

### Liquidity

Based on cash flows provided by its operations and current investment holdings, the BAO has sufficient liquidity to fund its short-term business plans and obligations.

### Long Range Forecast of Revenues and Expenses

To execute the organization's business plan and maintain the recent investment in human resources and information technology, the BAO implemented its consumer protection fee in 2024, which resulted in higher licensing fees. This was the first fee increase, outside of inflation, introduced to the sector in more than 10 years.

The fee increase was particularly necessary to help the organization's revenues catchup to the pace of its annual operating expenses. Over the last several years, the BAO was funding the excess of expenses over revenues with cash reserves, introducing both operating and financial risks to the business.

Looking ahead, the organization has full confidence that the new fee structure will help provide the necessary resources to deliver its mandate and ensure financial and operating sustainability.



### Independent Auditor's Report

Grant Thornton LLP  
4646 Dufferin St. Suite 6  
Toronto, ON  
M3H 5S4

# Performance Measures

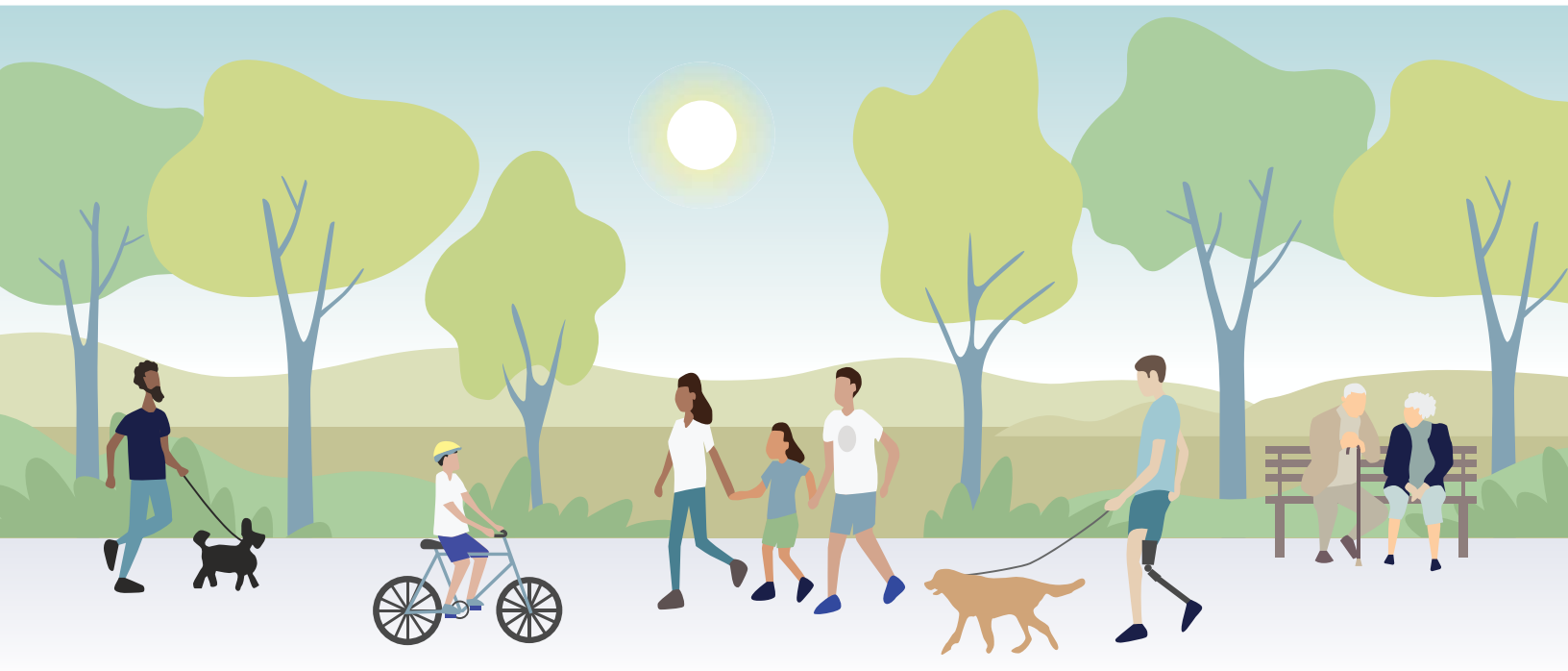
The success of the BAO's Strategic Plan will be measured through a series of performance measures that are aligned with the strategic objectives and actions. Setting these goals enables the BAO to maintain transparency and accountability to the public and its stakeholders.

BAO Performance Measures 2023-2024							
Strategic Enabler	Business Plan Activity	Area of Operation	Measure	MPBSDP Approved Target	Actual 2023-2024	Target 2024-2025	Unmet Targets Rationale
<b>Handling of Complaints and Inquiries</b>							
Strong Sector	Consumer friendly report card AND Continue to demonstrate value of the BAO	Percentage of complaints processed within 30 business days (from date of receipt to date of response letter sent out)	%	70% complaints processed	38%	70%	[1]
		Average time to acknowledge Inquiries	#	1 business day	4	1	[1]
		Average-time to process complaints	#	30 business days	36	30	[1]
<b>Licensing - Initial Application</b>							
Risk Based	Streamline licensing renewal process for funeral and transfer service operators AND Publicize policies regarding licensing renewal obligations	Average time to process a new personal licence application (once all materials are submitted)	#	10 business days	12	10	[2]
		Average time to process a new operator application (once all materials are submitted) includes inspection	#	45 business days	27	45	[2]
<b>Customer Satisfaction</b>							
Evidence Informed AND Forward Looking	Adopt a model of data-driven predictive analysis for oversight AND Conduct research and engage with stakeholders to be ready to adapt operations to respond to emerging issues	Customer Satisfaction survey on complaints: overall satisfaction with the complaints process; timeliness of service; fairness; knowledge and competency of staff; treated with dignity and respect (addressed to complainant)	5-point Likert scale (0 not satisfied – 5 extremely satisfied)		Actual 2023-2024	Target 2024-2025	
		<b>Q1: I was satisfied with the overall service I received from the BAO</b>		48%	60%	[3]	
		<b>Q2: Satisfied with the amount of time it took to address the complaint</b>		71%	85%	[3]	
		<b>Q3: I was treated fairly by the BAO in this process</b>		55%	70%	[3]	
		<b>Q4: Staff were competent and knowledgeable</b>		71%	78%	[3]	
		<b>Q5: Staff treated me with dignity and respect</b>	67%	82%	[3]		
		Sector Satisfaction survey on complaints: overall satisfaction with the complaints process; timeliness of service; fairness; knowledge and competency of staff; treated with dignity and respect (addressed to licensee)	5-point Likert scale (0 not satisfied – 5 extremely satisfied)		Actual 2023-2024	Target 2024-2025	
		<b>Q1: I was satisfied with the overall service I received from the BAO</b>		93%	96%	[3]	
		<b>Q2: Satisfied with the amount of time it took to address the complaint</b>		71%	85%	[3]	
		<b>Q3: I was treated fairly by the BAO in this process</b>		95%	96%	[5]	
		<b>Q4: Staff were competent and knowledgeable</b>		96%	96%	[3]	
		<b>Q5: Staff treated me with dignity and respect</b>	96%	96%	[3]		
		Sector Satisfaction survey on inspections: inspector's professionalism; inspector's knowledge of the Act and regs; inspector explained deficiencies identified; the inspection was helpful to the licensee; other comments (after a completed inspection)	5-point Likert scale (0 not satisfied – 5 extremely satisfied)		Actual 2023-2024	Target 2024-2025	
		<b>Q1: The BAO inspector was professional during</b>		97%	96%	[5]	
		<b>Q2: The BAO inspector was knowledgeable about</b>		100%	96%	[5]	
<b>Q3: The BAO inspector was helpful in explaining the deficiencies that were identified</b>	95%	96%		[5]			

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		<b>Q4: The BAO inspection was helpful to me as a manager and/or to other members of the staff</b>			90%	93%	[5]
<b>Public Awareness</b>							
<b>Strong Sector AND Forward Looking</b>	Engage proactively with the sector, government and consumers AND Conduct research and engage with stakeholders to be ready to adapt operations to respond to emerging issues	Total visits to BAO's website and social media accounts	#	10% increase from the last pre-pandemic year (205,484 web pageviews)*	379,855	395,080	
<b>Inspections</b>							
<b>Risk Based</b>	Implement risk-based oversight and inspection processes	Number of inspections by types (Cemetery/Funeral Establishment/Alkaline Hydrolysis/Crematorium/Transfer Service; Proactive/Reactive)	#	420 inspections*	160	250	[3, 4]
<b>Strong Sector</b>	Enhance inspection efficiency and oversight by establishing differential inspection responses	Average time spent per inspection (from assignment to inspection letter sent to licensee)	# of hours		14.86	17.00	[3, 4]
<b>Risk Based</b>	Implement risk-based oversight and inspection processes	Percentage of inspections without significant deficiencies/non-compliance (i.e. without infractions rated 6 or higher)	%		96%	80%	[3, 4]
<b>Risk Based</b>	Implement risk-based oversight and inspection processes	Percentage of compliance achieved during follow up inspections	%		71%	75%	[3, 4]
<b>Strong Sector</b>	Enhance inspection efficiency and oversight by establishing differential inspection responses	Number of licensees in each risk ranking category (monitoring change in risk levels) 1= Lowest Risk Score 8=Highest Risk Score	#		Rank 1-13 Rank 2-119 Rank 3-227 Rank 4-198 Rank 5-104 Rank 6-22 Rank 7-7 Rank 8-0	Rank 1 -13 Rank 2-120 Rank 3-230 Rank 4-198 Rank 5-102 Rank 6-21 Rank 7-6 Rank 8-0	
<b>Financial Compliance</b>							
<b>Evidence Informed</b>	Provide education to ensure licensee financial compliance	Average turnaround time (once all materials are submitted) to approve a Care & Maintenance Fund or Account transfer application	#	15 business days	7	15	
		Average turnaround time (once all materials are submitted) to approve an application to borrow capital in Care & Maintenance Funds or Accounts	#	45 business days	36	45	
		<p><b>Unmet Targets Rationale</b></p> <ol style="list-style-type: none"> <li>Inquiries and Complaints department was down to two staff for the entire fiscal year, and down to one September to December for customer relationship management (CRM) system implementation. Staffing returned to full complement in 2024-2025.</li> <li>A second personal licensing officer was hired in Q3, which should ensure that this standard is met or exceeded in the future.</li> <li>As a result of CRM implementation in 2023/24 staff were seconded from their standard duties.</li> <li>Two inspector positions remained unfilled in 2023/2024. Inspectors focused on high risk establishments based on complaints and previous inspection results.</li> <li>Statistically insignificant</li> </ol>					





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