



Director Qualifications Guide

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This guide describes the skills, core competencies, and attributes that the Bereavement Authority of Ontario (BAO) requires for its Board of Directors (Board) and Advisory Committees (AC). This knowledge will allow Board members to assist the BAO with necessary specific skills.

The matrix of skills below will ensure that qualified, balanced, and high-performing Directors and committee members are appointed. Please read the following pages to gain a full understanding of what constitutes basic, good, and strong levels in each category. The BAO Board of Directors and Advisory Committee application includes a section for you to self-rate your experience level in each category, as defined in this guide.

Director Skills Matrix

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1. BOARD AND GOVERNANCE EXPERIENCE

Directors should demonstrate an appropriate level of knowledge and understanding of the tools and methodologies for monitoring and developing the performance of the organization and of the CEO.

Competency Level	Board and Governance Experience Competency Attributes
<p>Fair (Rating -1)</p>	<ul style="list-style-type: none"> • Explains the reporting relationship between the Board and the CEO. • Explains the appropriate approach regarding performance management, feedback, and communications with the CEO. • Monitors the organization’s performance and ensures delivery of its mandate. • Assists with directional, procedural, and tactical planning.
<p>Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Ensures CEO succession planning. • Assists with the development of organizational policies and committee terms of reference documents. • Establishes committees as required.
<p>Advanced (Rating -3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Ensures that the CEO performance criteria and compensation are aligned with the strategic plan and key objectives. • Encourages other Board members to communicate effectively with the CEO. • Identifies and addresses skills/performance gaps on the Board and/or CEO. • Understands how to use objective measurement criteria to determine strengths, deficiencies, and areas for improvement of the organization, the CEO, and the Board.

2. FINANCIAL LITERACY/ACUMEN

Directors should demonstrate the appropriate level of financial knowledge and understanding to interpret financial reports and statements and monitor corrective action to ensure financial goals and regulatory requirements are met.

Competency Level	Financial Literacy/Acumen Competency Attributes
<p>Fair (Rating-1)</p>	<ul style="list-style-type: none"> • Reviews financial reports, financial statements, and operational plans & budgets prepared by management. • Seeks clarification of those areas that are not understood. • Understands basic budgeting process and financial objectives and budgets. • Understands the fiduciary duty of a Director. • Understand basic financial statements, e.g., balance sheet and income statement. • Reviews financial reports presented by management and asks appropriate questions.
<p>Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Understand basic financial analysis concepts and tools. • Can explain the nature and purpose of all financial reports prepared by management, and the purpose and uses of key financial ratios, financial trends, performance benchmarks, and system/group comparison reports. • Identifies variances between actual financial performance and established financial budget and targets and understands the nature and extent of recommendations to address material variances. • Ensures additional explanations and information are provided for any material variances including action plans.
<p>Advanced (Rating-3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Interprets financial results and reports and ensures the Board conducts sufficient oversight and discussion on recommended strategies to address material variances. • Investigates any significant issues or “red flags” that may arise or validate the organization’s financial policies, plans, controls, and procedures where material weaknesses persist.

3. RISK MANAGEMENT/OVERSIGHT

Directors should demonstrate an appropriate level of knowledge and understanding of the risk management framework for identifying, measuring, and managing significant risks and events that may impact the organization’s objectives.

Competency Level	Risk Management Attributes
<p>Fair (Rating -1)</p>	<ul style="list-style-type: none"> • Understands the areas of risk to which the organization may be exposed. • Explains the role of the Board in risk management oversight.
<p>Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Explains and describes the nature of risks and risk management activities related to: <ul style="list-style-type: none"> ➢ Governance ➢ Capital management ➢ Operational risk management ➢ Structural risk management • Understand criteria for measuring risk. • Understand the Board’s risk assessment tools and risk management reports. • Monitors risk management activities. • Identifies areas of significant risk exposure in management reports.
<p>Advanced (Rating-3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Assesses the organization’s risk appetite and tolerances. • Provides direction to management on the implementation of an enterprise risk management system. • Integrates all elements of enterprise risk management into the strategic risk management process. • Confirms the capacity of the organization to withstand risk exposure levels. • Interprets risk and recommends changes to mitigate excessive exposure.

4. STRATEGIC DIRECTION AND PLANNING

Directors should demonstrate an appropriate level of knowledge and understanding of the strategic planning process and contribute to the development of the strategic direction, core values, and the strategic goals and objectives for the organization.

Competency Level	Strategic Direction and Planning Competency Attributes
<p style="text-align: center;">Fair (Rating -1)</p>	<ul style="list-style-type: none"> • Understands how to develop a vision, mission, and core values for a new organization. • Understands how to develop a strategic plan for a new organization. • Has experience reviewing, monitoring, and discussing strategies and action plans. • Seeks information about the strategic management process and related management reporting. • Understand the organization’s performance measurements.
<p style="text-align: center;">Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Applies knowledge of corporate goals, strategies, and objectives to evaluate reports and recommendations presented by management. • Uses independent and objective oversight when evaluating reports and recommendations presented by management. • Collaborates with fellow Directors to build a consensus on strategic plans and initiatives. • Participates in the development and communication of the organization’s vision, mission, and corporate values.
<p style="text-align: center;">Advanced (Rating -3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Seeks information related to the organization’s concerns, the competitive environment, and industry trends and standards. • Recognizes and promotes potential strategic opportunities. • Weighs the risk/benefit of the organization’s strategic initiatives and can identify their impact and priority. • Identifies and communicates the indicators and measures for success for the organization. • Analyzes capacity and competencies in staffing and financial resources for strategic initiatives.

5. GOVERNMENT AND REGULATORY ENVIRONMENT/KNOWLEDGE of REGULATION

Directors should demonstrate an appropriate level of knowledge and experience in collaborating with the government and understanding the regulatory environment.

Competency Level	Government and Regulatory Environment/ Knowledge of Regulation Competency Attributes
<p>Fair (Rating -1)</p>	<ul style="list-style-type: none"> • Explains and describes the: <ul style="list-style-type: none"> ➢ Role of the Ministry of Government and Consumer Services ➢ Role of other Ontario based DAAs ➢ Responsibilities of the Board and Directors with regard to policy development and monitoring • Understands the role of a regulator and the regulatory environment. • Knowing the process for amending regulations . • Promotes regulatory compliance. • Knowledge of Provincial government organization in general.
<p>Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Identifies gaps in the BAO’s policies and practices, related to regulatory compliance. • Initiates direction to address policy gaps. • Knowledge of issues affecting the bereavement industry in Ontario.
<p>Advanced (Rating -3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Explains the application of relevant policies and the principles upon which they are built. • Explains the rationale for policy changes and the impact of such changes on the organization’s compliance and sound business standards and practices.

6. STAKEHOLDER RELATIONS

Directors should demonstrate an appropriate level of knowledge and understanding of how to build third-party networks that can develop credible, united voices about issues, products, and/or services that are important to the organization.

Competency Level	Stakeholder Relations Competency Attributes
<p>Fair (Rating -1)</p>	<ul style="list-style-type: none"> • Identifies the key stakeholders and stakeholder groups. • Good interpersonal and communication skills and the ability to work effectively with a wide range of constituencies in a diverse community.
<p>Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Ability to facilitate the stakeholder engagement process and identify the legitimate concerns and interests of key stakeholders. • Identify the legitimate concerns and interests of key stakeholders.
<p>Advanced (rating -3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Design a process for dealing with stakeholder concerns. • Good presentation skills (oral and written), careful listening, problem framing, and use of presentation technologies. • Ability to use independent judgment and to manage and impart information to a range of internal and external organizations and constituencies.

7. CONSUMER PROTECTION

Directors should have experience in a role directly connected to upholding consumer protection and understanding consumer needs. At a minimum, a candidate should demonstrate a history of exposure to issues affecting consumers is required.

Competency Level	Consumer Protection Competency Attributes
<p>Fair (Rating -1)</p>	<p>Basic:</p> <ul style="list-style-type: none"> • Awareness of consumer protection principles and regulatory frameworks. • Some exposure to consumer rights issues through professional or volunteer experience. • General understanding of ethical considerations in consumer protection.
<p>Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Direct experience in a role that involves consumer protection oversight, advocacy, or regulatory compliance. • Familiarity with consumer complaint processes, dispute resolution, and service quality standards. • Ability to assess and identify potential risks to consumers and suggest mitigating actions.
<p>Advanced (Rating -3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Extensive experience in a leadership role related to consumer protection, regulatory enforcement, or consumer advocacy. • Deep understanding of consumer behavior, market dynamics, and emerging consumer protection challenges. • Experience in developing or implementing consumer protection policies, regulations, or strategic initiatives. • Demonstrated ability to influence and shape consumer protection standards at an organizational, industry, or legislative level.

8. ETHICAL AND TRANSPARENT BEHAVIOUR

Directors should conduct themselves ethically, making choices that promote trust and accountability. Directors should also demonstrate openness and honesty about their intentions, actions, and decisions.

Competency Level	Ethical and Transparent Behaviour Competency Attributes
<p>Fair (Rating -1)</p>	<p>Basic:</p> <ul style="list-style-type: none"> • Demonstrates an understanding of ethical principles, including integrity, fairness, and accountability. • Adheres to established codes of conduct and governance policies. • Recognizes and discloses potential conflicts of interest. • Respects confidentiality and maintains appropriate discretion in decision-making.
<p>Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Consistently applies ethical judgment in decision-making and governance. • Proactively identifies and mitigates ethical risks. • Promotes transparency by openly communicating intentions and rationales for decisions. • Encourages ethical behaviour and accountability within the organization.
<p>Advanced (Rating -3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Leads by example, fostering a culture of integrity and ethical leadership. • Proactively addresses ethical dilemmas and ensures ethical considerations are integrated into strategic decision-making. • Advocates for continuous improvement in governance, ethics policies, and transparency practices. • Engages stakeholders effectively to build trust and demonstrate organizational accountability.

9. COMMITMENT AND PREPAREDNESS

Directors should be dedicated to the BAO’s mandate of consumer protection.

Competency Level	Commitment and Preparedness Competency Attributes
<p>Fair (Rating -1)</p>	<p>Basic:</p> <ul style="list-style-type: none"> • Demonstrates an understanding of the BAO’s statutory mandate and role in consumer protection. • Attends meetings and fulfills basic governance responsibilities. • Reviews meeting materials but may require additional guidance on key issues. • Willing to engage in discussions but may contribute in a limited capacity.
<p>Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Consistently prepares for meetings by thoroughly reviewing materials and contributing to discussions. • Demonstrates a strong commitment to the BAO’s mission by actively participating in committees or initiatives. • Engages in ongoing learning to enhance understanding of governance, industry trends, and regulatory responsibilities. • Allocates adequate time and effort to fulfill governance obligations effectively.
<p>Advanced (Rating -3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Takes a proactive leadership role in advancing the BAO’s mandate. • Demonstrates exceptional diligence in preparation, strategic thinking, and decision-making. • Actively mentors and supports other Board members to enhance overall governance effectiveness. • Advocates for continuous improvement in governance practices and Board effectiveness. • Serves as a trusted advisor, demonstrating a high level of dedication, accountability, and responsiveness.

10. OPEN MINDED AND FLEXIBLE

Directors must be willing to entertain different viewpoints without prejudice and be open to learning from diverse perspectives. Directors must be able to adapt to changing circumstances, environments, and demands and adjust their plans and actions accordingly.

Competency Level	Open Minded and Flexible Competency Attributes
<p>Fair (Rating -1)</p>	<p>Basic:</p> <ul style="list-style-type: none"> • Demonstrates a willingness to listen to different viewpoints. • Recognizes the value of diverse perspectives but may struggle to integrate them effectively. • Can adapt to minor changes but may require support when faced with significant shifts in direction. • Open to feedback but may not always act upon it.
<p>Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Actively seeks out and considers diverse perspectives in discussions and decision-making. • Demonstrates adaptability in response to evolving priorities, regulatory changes, and external factors. • Engages in continuous learning and remains receptive to new information and ideas. • Constructively challenges assumptions and is open to refining or adjusting plans based on new insights.
<p>Advanced (Rating -3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Champions a culture of inclusivity and open dialogue, encouraging diverse perspectives at the Board level. • Effectively navigates complexity and ambiguity, demonstrating resilience in the face of change. • Leads by example in fostering a learning mindset, promoting innovation, and adapting governance strategies to evolving needs. • Proactively identifies and embraces opportunities for organizational or policy improvements, ensuring alignment with best practices and emerging trends.

11. FOCUS ON THE PUBLIC INTEREST

Directors must prioritize the well-being, needs, and concerns of the consumers generally above individual or specific group interests.

Competency Level	Focus on the Public Interest Competency Attributes
<p>Fair (Rating -1)</p>	<p>Basic:</p> <ul style="list-style-type: none"> • Demonstrates an understanding of the importance of consumer protection and public interest. • Avoids conflicts of interest but may require guidance on how to navigate complex ethical considerations. • Considers the general public's needs in decision-making but may not consistently prioritize them over other interests. • Recognizes the regulatory framework and purpose of the organization but may have limited experience in public policy or advocacy.
<p>Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Consistently applies a public interest lens to decision-making and governance. • Proactively identifies and mitigates potential conflicts of interest. • Advocates for policies and initiatives that enhance consumer protection and serve the broader public. • Demonstrates an understanding of stakeholder needs and regulatory expectations while balancing competing interests.
<p>Advanced (Rating -3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Serves as a strong advocate for consumer protection and the public interest at the strategic and policy levels. • Actively influences and shapes discussions to ensure decisions prioritize the well-being of the public. • Demonstrates a deep understanding of ethical governance, public trust, and social responsibility. • Effectively balances transparency, accountability, and public engagement in governance decisions. • Champions initiatives that enhance consumer confidence and regulatory effectiveness.

12. RESPECTFUL, COURTEOUS AND SELF-AWARE

Directors must recognize their own strengths and weaknesses and understand how their actions impact others. They must treat others with kindness and acknowledge the contributions of others. Directors must value diversity and treat everyone with dignity and while building positive and supportive relationships.

Competency Level	Respectful, Courteous and Self-Aware Competency Attributes
<p>Fair (Rating -1)</p>	<p>Basic:</p> <ul style="list-style-type: none"> • Demonstrates an understanding of the importance of respect and professionalism in governance. • Engages in discussions with civility but may have limited self-awareness regarding personal impact on others. • Acknowledges differing perspectives but may struggle to actively incorporate them. • Treats others with courtesy but may not consistently recognize unconscious biases or the importance of inclusive decision-making.
<p>Good (Rating -2)</p>	<p>Basic PLUS:</p> <ul style="list-style-type: none"> • Actively listens and engages in constructive dialogue with colleagues, valuing diverse perspectives. • Demonstrates emotional intelligence by recognizing personal strengths, weaknesses, and triggers. • Proactively fosters an inclusive and respectful environment in meetings and discussions. • Offers constructive feedback and acknowledges the contributions of others.
<p>Advanced (Rating -3)</p>	<p>Good PLUS:</p> <ul style="list-style-type: none"> • Serves as a role model for professionalism, respect, and emotional intelligence in governance. • Demonstrates exceptional self-awareness and the ability to adapt communication styles to different audiences. • Champions diversity, equity, and inclusion, ensuring all voices are heard and valued. • Proactively builds positive relationships and fosters a culture of mutual respect and psychological safety within the Board.