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# Message from the Chair and CEO

On the behalf of the Board of Directors and employees at Consumer Protection BC, we present an amended 2020 - 2022 Business Plan.

On March 18, 2020, and in response to the COVID-19 pandemic, the BC Government declared a provincial state of emergency. This announcement came just days after we activated our Business Continuity Plan and moved our workforce to a fully remote environment. In the months since, the impacts of this crisis continue to be felt by all: by our licensed businesses, some of which had to temporarily close their doors or learn to operate in different, innovative ways, and by our British Columbian consumers, faced with new, and often changing, risks in the marketplace and financial insecurity.

As the strategies within our original 2020 - 2022 Business Plan were no longer viable in this new pandemic environment, and as different, heightened stakeholder needs were identified, we recast our 2020 Business Plan in July 2020 through an informed and collaborative process involving our employees, Leadership Team, Board of Directors and industry data and marketplace intelligence. The four revised strategies included within this amended Business Plan (centered on business continuity, price gouging response, financial resilience and stakeholder needs and employee engagement) represent the most significant areas for our organization to focus on in the first six months of 2020 as well as the remainder of the year. While we are mandated to put forward a three-year business plan, we will work towards redeveloping our 2021 and 2022 strategies in the latter part of 2020. Our original 2020 - 2022 Business Plan can be accessed within the appendix of this document.

We extend our gratitude to all our frontline workers and government decision makers for leading us through this crisis with courage and steadfastness. In the words of Dr. Bonnie Henry, British Columbia's Provincial Health Officer, please continue to be kind, be calm and be safe.

Tet Jack

Respectfully,

Rod Dewar

Board Chair, Consumer Protection BC

**Rob Gialloreto** 

President & CEO, Consumer Protection BC

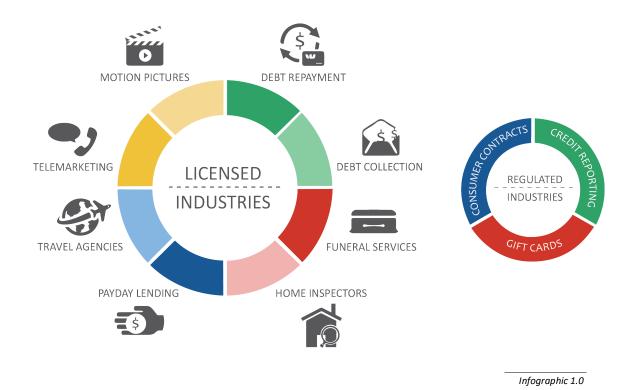


## Corporate overview

### Who we are

Consumer Protection BC is a team of dedicated and passionate individuals based in Victoria and Burnaby, responsible for regulating various industries and consumer transactions in the province of British Columbia (see infographic 1.0).

Our purpose is to license and inspect regulated businesses, respond to consumer inquiries, investigate alleged violations of consumer protection laws, classify motion pictures and provide information and referrals to the public.



In the public interest and through the authority delegated by the Province of British Columbia, Consumer Protection BC is responsible for administering four Acts:

- Business Practices and Consumer Protection Act [SBC 2004]
- Cremation, Interment and Funeral Services Act [SBC 2004]
- Motion Picture Act [RSBC 1996]
- Ticket Sales Act [SBC 2019]<sup>1</sup>

Our revenue is generated primarily through licensing fees. This ensures licensed businesses and occupations fund annual regulatory and general consumer protection costs, as required by legislation.

<sup>&</sup>lt;sup>1</sup> The *Ticket Sales Act* received Royal Assent on May 16, 2019, however the full delegation for Consumer Protection BC to administer the Act is pending the completion of regulations required to enforce the Act and the execution of a revised Administrative Agreement.



## Our corporate values

Our corporate values are developed by our staff and cascade through our operational and governance systems. We have five corporate values:

**Trust**: We consistently come from a belief that we have the best interests of the organization and each

other at the heart of everything that we do.

Accountability: We hold ourselves in ownership of, and take responsibility for, everything that we do.

**Integrity**: We behave in an honest and transparent way with each other.

**Excellence**: We are passionate, enthusiastic professionals continually seeking to

deliver with a high level of quality.

**Impact:** We consistently strive to make a positive difference in the lives of British Columbians.

Our five values culminate in an overarching values statement, as follows:

We believe in accountability to ourselves and to each other, in the investment and maintenance of integrity, and in the pursuit of excellence in the delivery of services that ultimately make a positive difference in the lives of British Columbians.

#### What we do

We deliver consumer protection services throughout British Columbia by:

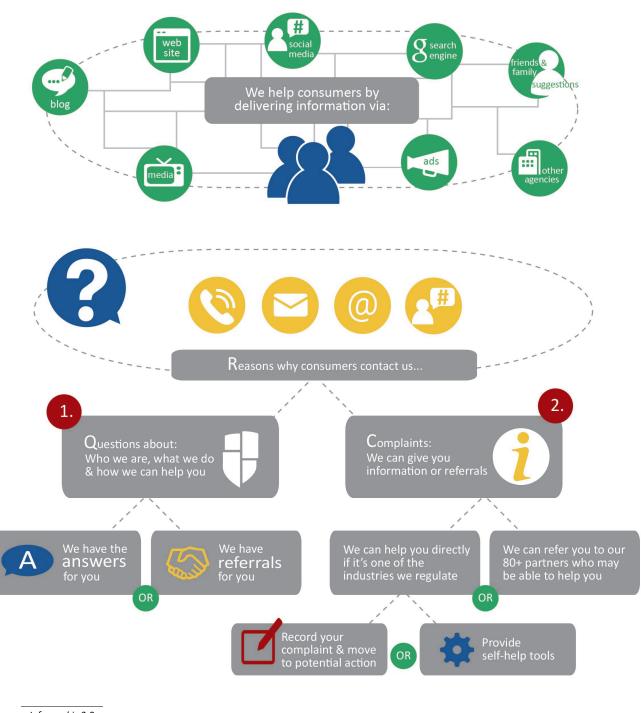
- Educating consumers and businesses about their rights and responsibilities.
- Responding to inquiries and complaints from BC consumers and businesses.
- Licensing specific businesses and occupations.
- Inspecting licensed businesses and occupations to ensure they are following BC's consumer protection laws.
- Investigating alleged violations of consumer protection laws, then resolving through progressive enforcement.
- Classifying all motion pictures exhibited in British Columbia.
- Approving all adult video products sold, rented or exhibited to consumers.
- Providing recommendations to government and supporting government's policymaking process regarding enhancements to consumer protection laws.

For more information about what we do, visit our website at <u>www.consumerprotectionbc.ca</u>, or connect with us on social.



## How we protect consumers

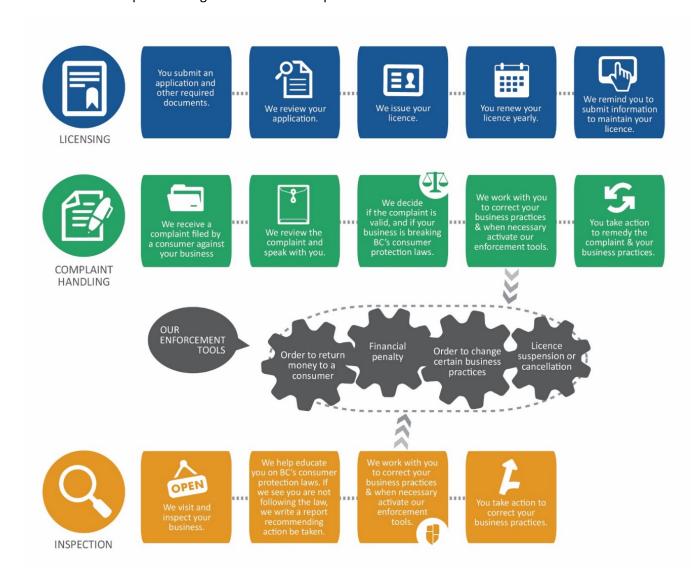
Here's how we help and protect consumers:





## How we regulate businesses

Here's how we help ensure regulated businesses operate within the law:



Infographic 3.0



# Emerging public policy

We continue to work with the provincial government on several public policy issues, which may be implemented into our scope of regulatory authority during this business cycle.

## High-cost lending

High-cost lending rules were announced in February 2019 as amendments to the *Business Practices and Consumer Protection Act*. We are working with the Ministry of Public Safety and Solicitor General as they develop regulations which will bring the legislation into effect.

#### Ticket sales

On February 27, 2019, the provincial government introduced Bill 27 (*Ticket Sales Act*). The *Ticket Sales Act* received Royal Assent on May 16, 2019. We are working with the Ministry of Public Safety and Solicitor General as they develop regulations which will bring the legislation into effect.

## Mobile phone contracts and transparency

As the provincial government moves through their public consultation and a legislative review, Consumer Protection BC will continue to engage with provincial and federal partners to support the enhancement of consumer protection as it relates to cell phone contracts and business practices. We are also well positioned to be part of efforts to educate consumers to help them make informed decisions regarding cell phone contracts.

## Amended 2020 - 2022 Business Plan

The emergence of COVID-19 continues to impact licensed businesses, create new risks for consumers and shift the priorities of Consumer Protection BC. While we continue to deliver our core work, per our legislated mandate, our strategic direction has changed significantly enough to warrant a revised 2020 - 2022 Business Plan.

The presented Business Plan strategies are based on an assessment of the current business realities for licensed sectors and reflects the consumer marketplace. Each strategy represents a revised, short-term direction and includes tactics and outcome measures to support the transparency and accountability of our work.

For reference, the original 2020 - 2022 Business Plan strategies are included in the appendix of this document and will be reconsidered during planning for the 2021 - 2023 Business Plan.

# Amended business strategies

# Business strategy 1: Maintain business continuity to ensure service delivery, organizational sustainability and safe working environments

On March 13, 2020, Consumer Protection BC activated its Business Continuity Plan: this involved deploying employees to remote working environments while continuing to delivery mission-critical services to expected levels. Our information technology team worked to ensure employees were able to work productively while concurrently monitoring digital systems to prevent cyberattacks and unwanted disclosure of personal or corporate records. As the pandemic and business interruption continues, we will document key learnings to ensure future continuity efforts are enhanced and to consider new, improved ways to deliver on our mandate.



#### **Tactics**

The following tactics will be implemented to support this strategy:

- Activate the Business Continuity Plan and establish the Business Recovery Team to ensure service delivery and mitigate operational challenges
- Deploy employees to work from home and provide system and data access to ensure productive service delivery
- Reduce the risk of cyberattacks and unwanted records disclosure by reinforcing our Information Management
   Program requirements and proactively defending our records and systems
- Collaborate with internal departments, the Board of Directors and key external stakeholders to develop a Pandemic Learnings Documentation & Implementation Report
- Prepare a WorkSafeBC compliant "Return to Office Work Plan" to mitigate the risk of COVID-19 contraction and transmission in the workplace and associated service delivery interruptions

#### Outcome measures

The successful achievement of this business strategy will be assessed through the following outcome measures:

- Number of days of core service delivery interruption
- Number of virtual and in-field inspections completed
- Number of licence applications or renewals processed
- Number of days required to process a licence application or renewal
- Development of a Pandemic Learnings Documentation & Implementation Report
- Completion of a WorkSafeBC compliant Return to Office Work Plan.

## Business strategy 2: Contribute to the reduction of price gouging in British Columbia

At the onset of the COVID-19 pandemic and as certain goods and supplies started to become scarce with prices exceeding marketplace standards, consumer purchasing behaviours changed and price gouging complaints to our call centre increased. We first developed technology to capture and manage these complaints before, ultimately, taking a multi-agency approach to ensure price gouging behaviours are identified and effectively addressed in the marketplace.

#### **Tactics**

The following tactics will be implemented to support this strategy:

- Develop intake technology to capture price gouging complaints and supporting evidence
- Analyze price gouging complaint data and present findings to the BC Government
- Submit a proposal to the Province to help reduce price gouging activity
- Redeploy employees and work priorities to support the intake, triage and referral of price gouging complaints
- Implement a communications plan to help consumers identify and report price gouging activity
- Respond to price gouging information requests from media and other stakeholders to support the education, awareness and accountability of our work
- Publish price gouging statistics to provide education, awareness and accountability to stakeholders
- Develop and submit a final price gouging activity report to the Province.

## Outcome measures

The successful achievement of this business strategy will be assessed through the following outcome measures:

- Number of price gouging complaints processed
- Number of price gouging investigations opened



- Number of price gouging investigations where voluntary compliance was achieved
- Number of price gouging investigation referrals made to the Province
- Number of price gouging media interviews completed and news stories generated
- Volume and value of outgoing price gouging communications to consumers
- Number of hours employees were redeployed to price gouging work
- Total costs recovered for price gouging work

# Business strategy 3: Ensure financial resilience and sustainability by reducing expenses, protecting financial assets and creating liquidity to meet future obligations

Financial stability is vital to ensure we can continue to meet our mandate to administer British Columbia's consumer protection laws. Shifts in consumer behaviours and emergency measures put in place by various levels of government have significantly disrupted our licensed businesses, reduced our revenue expectations and lowered the value of our investments. As a "people first" business, our financial health is vital to ensure we maintain a strong, agile and engaged workforce to deliver core and COVID-19-related work on behalf of our stakeholders. As a result of the pandemic, several significant financial decisions had – and continue – to be made to ensure we deliver mission critical services, maintain sufficient future liquidity and protect financial assets.

#### **Tactics**

The following tactics will be implemented to support this strategy:

- Defer or cancel discretionary expenditures (including, but not limited to, professional development, travel and office supplies)
- Defer approximately \$440,000 in tenant improvements for the Burnaby office
- Defer recruitment of six vacant positions and defer fulfillment of any new vacancies
- Consider and apply for applicable government subsidy programs
- Adopt an Operating Reserve & Cash Balance Policy and review weekly estimates of future liquidity
- Analyze marketplace behaviours, trends and outcomes for each licensed sector to develop financial scenarios and forecast future revenue
- Provide directives to the Investment Portfolio Manager to protect the market value of our investments
- Propose the delivery of fee-for-service activities which are directly related to our mandate or areas of organizational excellence
- Recast the 2020 2022 Budget based on revised revenue forecasts and expense mitigation

#### Outcome measures

The successful achievement of this business strategy will be assessed through the following outcome measures:

- Recast 2020 2022 Budget approved by the Board of Directors
- Recast 2020 year-end net income
- Total value of fees-for-service earned
- Investment portfolio market value
- Operating Reserve & Cash Balance Policy targets met
- Reduction of 2020 expenses from original budget estimates
- Number of full-time positions vacancies held



# Business strategy 4: Deploy employees to meet emerging stakeholder needs and foster high employee engagement in a remote work environment

To mitigate the risk of our employees contracting and transmitting COVID-19, we closed our physical offices and deployed our workforce to a virtual environment in March 2020. While prior business continuity planning efforts allowed for a smooth IT transition, heightened employee engagement efforts were required to maintain productively and health in a remote settling and the ability to respond to rapid and unpredictable shifts in the marketplace and focus on high-priority work.

#### **Tactics**

The following tactics will be implemented to support this strategy:

- Provide hardware, systems and technical support to allow employees to work productively from home
- Provide training to Motion Picture Classification employees to support work in Communications and Inspections
   & Case Management
- Provide training to Business Practices employees to support work in the areas of Licensing & Information

  Services
- Develop internal platforms to support information sharing and employee engagement
- Manage leave banks, staff vacancies and modified schedules to meet changing operational needs
- Foster employee safety and wellbeing in a remote work environment
- Evaluate leadership effectiveness in ensuring business continuity during the pandemic

#### Outcome measures

The successful achievement of this business strategy will be assessed through the following outcome measures:

- Number of hours of non-classification work delivered by Motion Picture Classifiers
- Number of hours of non-business practices work delivered by Business Practices Offices
- Reach and volume of Yammer engagement, supported by an employee survey on platform efficacy
- Percentage of annual leave taken
- Employee engagement score and survey analysis
- CEO and Vice President performance scores and survey analysis

# Areas of principal risk

In each business planning cycle, the areas of principal risk are articulated, a risk appetite for each area is established and risk tolerances are set (which are monitored and mitigated as required). The current areas of principal risk include:

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Compliance risk	Specific risk factors include Act and regulation, laws and contract (agreement) risk. Mitigation efforts focus on the completion of regular compliance assessments with various stakeholders, including the Ministry of Public Safety and Solicitor General, the Office of the Information and Privacy Commissioner for BC, legal counsel and our auditors at Grant Thornton LLP.
Technology risk	Specific risk factors include data breach, data loss and system failure risk. Mitigation efforts focus on the readiness of our Business Continuity Plan and the evolution of our IT Disaster Recovery Plan, which specifically protects our data and systems from intrusion and creates data redundancy.
Reputation risk	Specific risk factors include licensee, government and public risk. Mitigation efforts focus on clear and concise communications with all stakeholders and providing corporate responses to any regulatory or operational issues in a timely and transparent manner.

## COVID-19 principal risk

The principal risks associated with COVID-19 have been addressed and mitigated and have been temporarily added to the Areas of Principal Risk:

COVID-19 risk	Specific risk factors include financial sustainability, value to stakeholders and operational
	deliverables. Mitigation efforts focus on managing business continuity, delivering mission critical
	work, expense management, industry engagement, responding to emerging consumer risks (such
	as price gouging) and the recasting of our business strategies and budget for 2020.

# Operating and capital budgets

The 2020 Budget has been recast and is presented below (the original operating and capital budget is included in the appendix). Revenue estimates are based on industry intelligence assessments completed in consultation with licensed businesses and sector associations. Expense estimates are based on approved 2020 reductions and deferral of several capital expenditures. At this time, the operational and capital budgets for 2021 and 2022 are maintained. They will be recast during the planning for the 2021 - 2023 Business Plan (for publication on, or prior to, December 31, 2020).

Operating budget						
Resources and Fiscal year (\$ thousands)						
outputs	<b>2019</b> (actuals) <b>2020</b> (original) <b>2020</b> (recast)					
Total revenues	\$6,896	\$6,759	\$5,617			
Total expenditures	\$6,489	\$6,719	\$6,308			
Excess of revenues over expenditures	\$407	\$40	- \$691			
Full time employees (FTEs)	45	47	40			

Capital budget						
Resources and		Fiscal year (\$ thousands)				
outputs	<b>2019</b> (actuals)	<b>2020</b> (original)	<b>2020</b> (recast)			
Based and planned expenditures	\$173	\$609	\$170			
Program expenditures	-	-	-			
Total	\$173	\$609	\$170			



# APPENDIX: Original 2020 - 2022 Business Plan

The Business Plan describes our business strategies for the next three years. We live the plan internally with our employees and Board of Directors, and share it with government, industry and the public as a roadmap of how we will strive to fulfill our purpose in a dynamic regulatory environment and constantly changing marketplace.

Our corporate values are consistently applied to the development and delivery of our Business Plan. They are infused into our daily operating practices and serve as a guide for how we choose to act and behave as we go about our work. The plan also summarizes areas of principal risk, which are identified by the Board of Directors and are mitigated on an ongoing basis to ensure that risk exposure is minimized, and any potential opportunities are explored.

## **Business strategies**

The strategies presented in the Business Plan are designed to improve or enhance our effectiveness as a regulator. They strive to ensure we are making the most productive use of our internal resources and capabilities to deliver services and respond to dynamic shifts in the regulatory environment. The business strategies presented below articulate how we are going to be better, including the specific steps (or tactics) we will take, coupled with clear measures of what success will look like.

## Business strategy 1: Increase the frequency and focus of inspections

Being a highly effective regulator means being able to detect, and subsequently correct, non-compliance with BC's consumer protection laws through in-person inspections. This business strategy asserts that we can increase our regulatory effectiveness and general consumer protection by increasing the frequency and focus of inspections. Completing more inspections and focusing our inspections based on effective data analysis allow us to not only uncover more cases of non-compliance, but also offers important secondary opportunities to:

- Educate our licensed businesses to reduce the likelihood of future non-compliance.
- Deter other licensed businesses from engaging in non-compliant activities.
- Gather intelligence about shifts in consumer behaviour or the business models of our licensed sectors.
- Raise awareness for our licensed businesses of the value of operating in a fair, regulated marketplace.

### Tactics:

This business strategy was first implemented in 2018. The tactics for that year focused on shifting internal resources to create incremental inspection capacity. For comparison purposes, the three-year period from 2015 - 2017 saw the average completion of 340 inspections annually. In 2019, tactics were completed to reduce the time it takes to conduct and report on each inspection. These included the development and implementation of a mobile inspection application and MyAccount enhancements to allow licensed business to immediately access post-inspection reports.

In this plan we will:

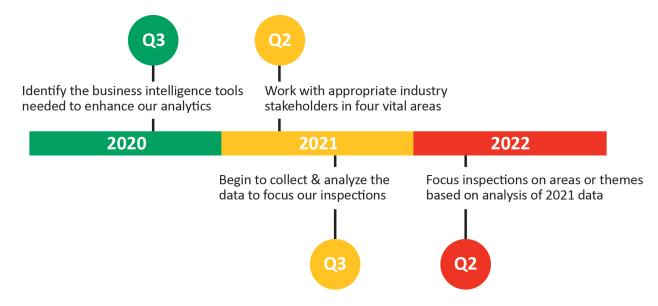
- Define data and identify business intelligence tools to perform analytics to identify areas with the highest rates of business non-compliance. (Q3 2020)
- Work with appropriate industry stakeholders in the vital areas of preneed sales and trust account activity;
   prohibited payday and other lending practices; financial reviews of travel agents; and contract compliance by
   businesses that supply services under continuing services contracts. (Q2 2021)
- Complete initial population of data fields and commence data analysis to determine the focus of future inspections. (Q3 2021)



 Focus inspections on areas or themes based on the proactive and deep analysis of data and business intelligence collected in 2021. (Q2 2022)

#### Timeline:

The timeline below outlines the scheduled completion date for each tactic listed above:



#### Performance:

This business strategy is focused on consistent improvement over a multi-year time period. The 2019 numbers listed below are annual targets set out in the 2019 - 2021 Business Plan; actuals will be reported in the 2019 Annual Report. Performance targets for 2020 - 2022 are presented in the following chart:

Performance Measure (Target)	2018 Actuals	2019 Targets	2020	2021	2022
Number of compliance inspections completed annually	503	625	650 - 675	700 - 725	725 - 750
Percentage of random inspections where business compliance is confirmed	n/a	89 - 93%	90 - 94%	91 - 95%	92 - 96%
Rate of compliance achieved following enforcement action	75%	75 - 79%	76 - 80%	78 - 82%	81 - 85%

## Business strategy 2: Enhance protections for vulnerable consumers

International research indicates that approximately 50% of consumers show one or more characteristics of potential vulnerability based on factors such as health, financial resilience and capability and life events that could have a detrimental impact on the outcome of their transactions. For example, the following statistics describe vulnerability characteristics in the general population:



- Consumer debt held by British Columbians is estimated at \$23,587 (source: Equifax Canada, 2019) and 45% of families don't think they can cover all future-year expenses without going further into debt (source: MNP Consumer Debt Index, 2019).
- It is estimated that 13.4% of British Columbians live below the poverty line (source: Statistics Canada, 2019) and that one in four are \$200 or less away from financial insolvency (source: MNP Consumer Debt Index, 2019).
- Since 2000, dementia-related illness for British Columbian adults over 40 has increased from four in 1,000 to five in 1,000 (source: BC Centre for Disease Control, 2019). Additionally, one in 12 Canadian youth are dispensed mood/anxiety or antipsychotic medication (source: Canadian Institute for Health Information, 2019).
- Of the approximately 29,000 immigrants to British Columbia each year (source: Statistics Canada, 2016), 60% of those whose first language is not English have a literacy rate less than level three (source: Literacy BC, 2019).

We have developed and implemented a number of regulatory and educational tools to assist consumers; however, our assessment of vulnerability characteristics suggests that some consumers are not currently aware of, or able to effectively access, our existing services. This strategy is designed to reduce the potential transactional detriment of these consumers through the execution of tactics in the areas of targeted consumer education, enhanced regulatory tools and supporting changes to public policy.

#### Tactics:

This business strategy was implemented in 2019 based on an analysis of internal data and the work of other jurisdictions to engage more proactively with highly vulnerable consumers. In 2019, we identified and assessed areas of consumer risk where enhanced protections were needed. Following this, we defined vulnerable consumer groups and built a 2020 - 2022 business strategy designed to enhance protections for vulnerable consumers and best serve them in the public interest.

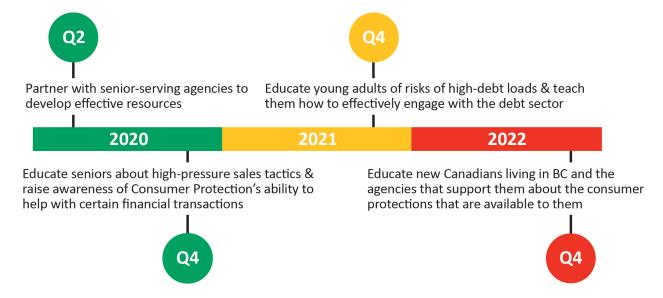
## In this plan we will:

- Develop materials and other resources in partnership with key seniors-serving agencies to ensure we have a clear understanding of the most effective means to communicate with seniors. (Q2 2020)
- Provide education and resources directly to seniors and key senior-serving agencies to foster resilience to highpressure sales tactics and raise awareness that Consumer Protection BC can provide solutions to non-compliant financial transactions. (Q4 2020)
- Provide education and resources directly to independently-living young adults so they: understand the financial
  risks and payment obligations of taking on high debt loads; recognize the impact that debt may have on their
  credit score and their ability to secure cost-effective credit in the future; and know how to effectively engage
  with licensed businesses in the debt collection and repayment sectors. (Q4 2021)
- Provide education and resources directly to new Canadians living in BC and to the network of agencies that serve them so they have access to consumer protection information (either in their native language or in English at a reading level they can understand) and so they become aware of the services offered by Consumer Protection BC. (Q4 2022)

#### Timeline:

The timeline below outlines the scheduled completion date for each tactic listed above:





#### Performance:

This business strategy is focused on continual learning about the detriments faced by vulnerable consumers to refine our consumer education, as well as our compliance efforts, to ensure fairness in our regulatory marketplace. Performance targets listed below focus on key deliverables, but each campaign will include operational metrics based on qualitative data to evaluate the effectiveness of our reach to the specific group(s) addressed in the strategy.

Performance Measure (Target)	2018 Actuals	2019 Targets	2020	2021	2022
Themed-based campaign delivered to enhance protections for vulnerable consumers in British Columbia	n/a	n/a	1	1	1
Form organizational partnerships to leverage in-kind campaign investment.	n/a	n/a	2	2	1
Engage in a data-driven process to define "vulnerable" consumers in British Columbia and build and adopt a business strategy to protect them.	n/a	Complete	n/a	n/a	n/a

## Business strategy 3: Add value to businesses by simplifying the licensing processes

Simplifying the licensing process allows existing businesses and new applicants to easily navigate our online business platform and submit all licensing requirements quickly and efficiently. This adds value by reducing the burden of regulatory compliance as part of their daily operations. It also allows us to reallocate our internal resources to place greater focus on initial compliance checking, auditing of the submitted information and more effective management of consumer and business complaints. Recent investments in our online business platform (called MyAccount), along with the combination and simplification of forms, has set the stage for this business strategy.

### Tactics:

This business strategy was first implemented in 2018; however, technical work has been in progress since the migration of our data management system to a modernized web-based platform in 2016. At the time the migration was finished,



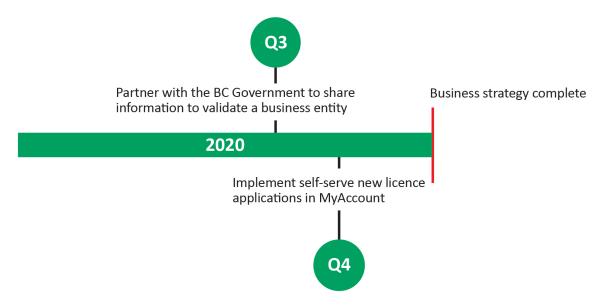
the average time to complete a licence application or renewal exceeded 10 days. In 2019, tactics were completed to allow licensed businesses to upload various reports directly to MyAccount. We also implemented online licence renewal processes for funeral directors/embalmers (and apprentices), home inspectors, debt collectors, debt repayment agents and bailiffs.

### In this plan we will:

- Partner with the BC Government to share registered corporate, partner and proprietor information for new licence applicants in order to decrease processing times and ensure business validity. (Q3 2020)
- Implement a self-serve, new business licence application process in MyAccount. (Q4 2020)

### Timeline:

The timeline below outlines the scheduled completion date for each tactic listed above:



## Performance:

This business strategy will be fully executed by the end of 2020; therefore, no targets have been set for 2021 or 2022. The 2019 numbers listed below are annual targets set out in the 2019 - 2021 Business Plan; actuals will be reported in the 2019 Annual Report. Performance targets for 2020 - 2022 are presented in the following chart:

Performance Measure (Target)	2018	2019	2020
	Actuals	Targets	
Average time to complete a business licence application or renewal	5 days	3 - 4 days	3 or fewer days
Overall quality of licensing processes <sup>2</sup>	80%	80 - 83%	83 - 86%
Incomplete new business applications submitted	61%	60 - 70%	50 - 60%

<sup>&</sup>lt;sup>2</sup> As assessed by licensees through ongoing post-transaction surveys issued for new application and renewal processes throughout the year.



## Business strategy 4: Enhance the consumer complaint process by leveraging technology

Our Licensing and Information Services team gets more than 10,000 annual consumer inquiries each year across a variety of channels including phone and email. Historically, about 34% of these are within our regulatory authority and 66% are about issues where other agencies are better positioned to help. Our staff respond to all inquiries with information and referrals, which can be a time-consuming process. Streamlining the consumer information and complaints process and more effectively capturing and analyzing inquiry data will significantly reduce the amount of time consumers have to wait to get information about their issue.

## Tactics:

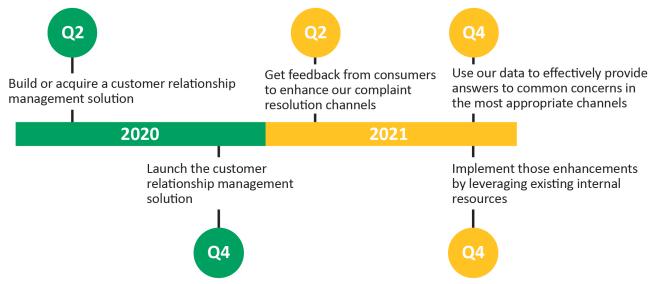
The business strategy was implemented in 2019 based on opportunities presented through technological enhancements to streamline the consumer complaint process. In 2019, we enhanced the automated complaint intake form on our corporate website, which has already led to substantial reductions in consumer wait times. Initial research and recommendations related to enhanced technology solutions that effectively handle consumer complaints have been completed.

## In this plan we will:

- Identify, build or acquire and test a customer relationship management solution to be used as a ticketing system
  which will help us more effectively respond to issues and capture vital data in all customer contact channels. (Q2
  2020)
- Following refinements and optimization, launch the customer relationship management solution and evaluate its effectiveness in resolving issues. (Q4 2020)
- Seek feedback from consumers to enhance or add channel(s) for complaint resolution. (Q2 2021)
- Implement enhancements or add channel(s) for complaint resolution by leveraging existing internal resources and capabilities. (Q4 2021)
- Capitalize on data collected through our customer relations management solution to more effectively provide answers to common concerns in the most appropriate channels. (Q4 2021)

## Timeline:

The timeline below outlines the scheduled completion date for each tactic listed above:





## Performance:

This business strategy is focused on modernizing and enhancing the methods we use to receive information from, and then respond to, BC consumers. The 2019 numbers listed below are annual targets set out in the 2019 - 2021 Business Plan; actuals will be reported in the 2019 Annual Report. Specific targets for 2020 - 2022 establish performance levels that indicate the successful achievement of this strategy.

Performance Measure (Target)	2018 Actuals	2019 Targets	2020	2021	2022
Divert existing or reach new consumers by enhancing or adding a communication channel	n/a	n/a	n/a	1 - 3% of inquiries	5 - 9% of inquiries
Reduce average wait times for email, fax and written complaint responses	10 days	4 - 6 days	2 - 4 days	0 - 2 days	0 - 2 days

# Operating and capital budget

The following budgets outline the financial and human resources required to deliver our overall regulatory purpose and achieve the targets articulated in the 2020 - 2022 Business Plan. We have assessed the viability of all future revenue streams and maximized efficiencies through cost savings, wherever possible. This process is a continuation of the balanced financial direction we have taken since our establishment in 2004.

Operating budget <sup>3</sup>							
Resources and		Fiscal year (\$ thousands)					
outputs	<b>2019</b> (Forecast)	2019 (Forecast) 2020 2021 2022					
Total revenue	\$6,737	\$6,759	\$7,063	\$7,220			
Total expenditures	\$6,534	\$6,719	\$1,009	\$7,103			
Excess of revenues over	\$203 \$40 \$54 \$117						
expenditures	<b>3203</b>	Ş <del>4</del> 0	734	3117			
Full time employees (FTEs)	45	47	48	49			

Capital budget						
Resources and	Fiscal year (\$ thousands)					
outputs	<b>2019</b> (Forecast)	2020	2021	2022		
Base and planned expenditures	\$133	\$609	\$145	\$115		
Program expenditures	-	-	-	-		
Total	\$133	\$609	\$145	\$115		

<sup>&</sup>lt;sup>3</sup> 2019 information is based on year-end estimates from the Q3 2019 Financial Statements.