

# LAWPRO ROADSHOW

## Windsor 2026

Presented by:

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Raymond Leclair, Vice-President, Public Affairs

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Michael Mooney, TitlePLUS Business Development Representative

# AGENDA

- 1) LAWPRO 101
- 2) The Primary Policy
- 3) My LAWPRO (portal)
- 4) Claims reporting
- 5) Claim trends and current issues
- 6) Fraud and cyber claims
- 7) TitlePLUS
- 8) Excess insurance
- 9) Run-off coverage
- 10) Wellness
- 11) PracticePRO
- 12) AI in the legal world

# LAWPRO 101

lawpro.ca



An innovative provider of insurance and services that enhance the viability & competitive position of the legal profession



- Home
- Your Policy
- Claims
- FAQs
- Excess Insurance
- Risk Management
- About
- Search

## About

- THE LAWPRO STORY »
- EXECUTIVE TEAM »
- GOVERNANCE »
- REPORTS »
- NEWS »
- CAREERS »
- CONTACT »
- OUTREACH PROGRAM »

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## My LAWPRO

Log in to access secured My LAWPRO content, tools, and resources.

- Change Contact Details
- File Online
- Payment Information
- Account Summary
- e-Filing History
- and MORE

[LOGIN »](#)

[REGISTER »](#)

## Latest Issue of LAWPRO Magazine



[VIEW ISSUE ARTICLES »](#)

# History

- The “insurance crisis” led to our creation in 1995
- LSUC Insurance Fund had \$180M (\$400M) in unfunded claims after real estate crash
- Insurance Task Force was formed
- It recommended the creation of independent insurance company
- Convocation adopted that recommendation and the Lawyers’ Professional Indemnity Company (LPIC) was born

# Mandate given to LPIC by Convocation

- Operate independently with own Board of Directors
  - Operate in commercially reasonable manner
  - Premiums are to reflect the risk of claims
  - Resolve claims fairly and expeditiously, but not on a no-fault basis
- 
- Financial Services Regulatory Authority (FSRA) regulated insurance company

## LAWPRO Today



- Primary E&O program for **33,000** Ontario lawyers in private practice
- Run-off for almost **84,000** other LSO licensees
- Excess insurance for firms <50 lawyers
- TitlePLUS supports real estate bar
- PracticePRO helps with claims prevention

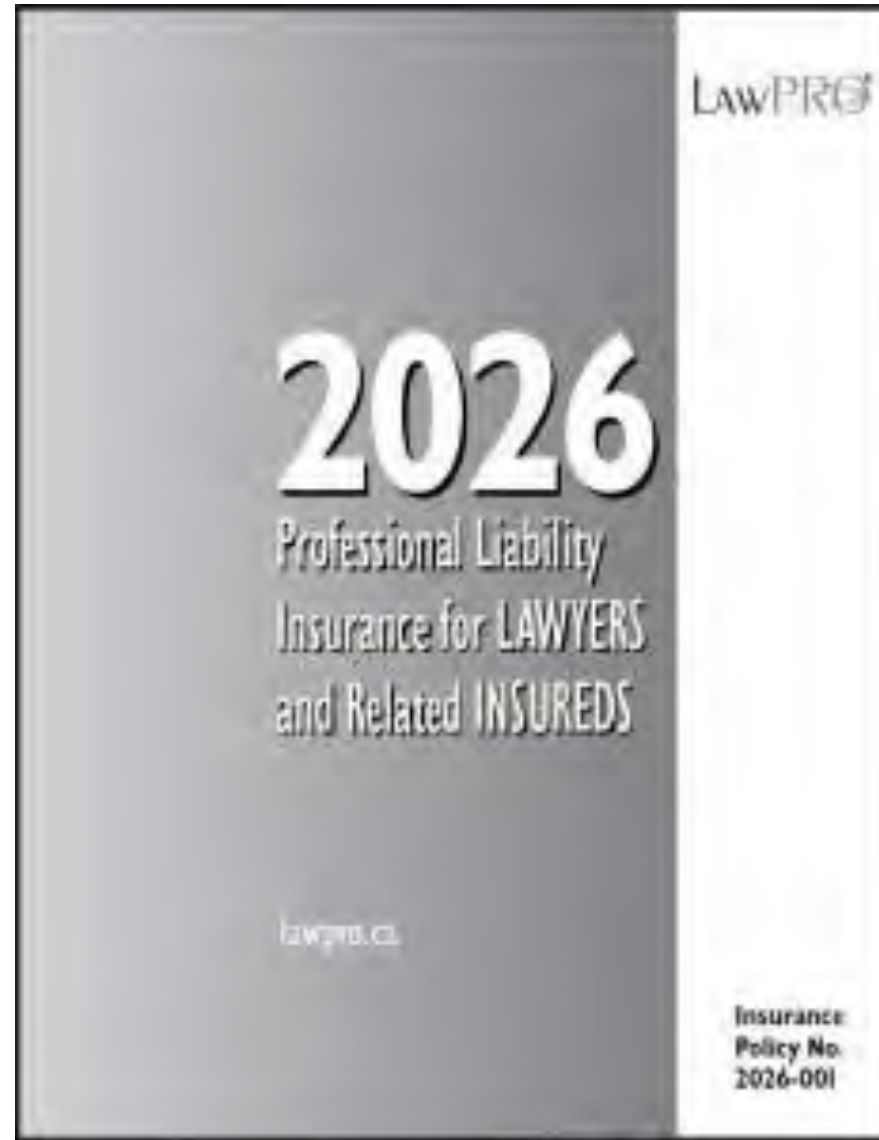
# LAWPRO benefits the profession

- Guaranteed insurance for all lawyer licensees
- Consistent coverage for all lawyer licensees
- Making reasonable settlements where a lawyer truly made a mistake and defending lawyers where no clear error was made or damages suffered
- Proactive claims prevention efforts and practical resources to help reduce claims risks ([PracticePRO](#))
- Proactive help to prevent claims and reduce impact (repairs)
- Automatic, free Run-off coverage of \$250,000
- A built-to-purpose Excess insurance program for small and medium sized firms
- Coverage for lawyers doing *pro bono* work in a wide variety of circumstances
- Financially stable and can therefore be relied upon to pay claims

# Why LAWPRO is better than a commercial insurer

- Higher premiums (commercial insurers want a profit)
- Insurance broker commission (+15% premium)
- Insurers could refuse to insure lawyers with claims history or higher claims risks
- Inconsistent coverage, terms, and conditions
- Different policies with separate premiums if you switch firms and for post-retirement coverage
- Less principled approach to handling claims and shaping standards of practice
- Less proactive assistance on repairs and claims prevention
- Less coverage for pro bono work
- Less reliable as would leave market if not profitable

# The Primary Policy



[Link](#)

# Mandatory "Primary" Policy

- Lawyers, paralegals and partners in Multi-Discipline Partnerships
- Base premium \$3250
- Covers "Professional Services"
- Individual lawyer is insured
- \$1 million per claim / \$2 million aggregate
  - Be mindful of Sublimits
- "Claims made" policy

# FAQS Regarding Coverage

LAWPRO's [FAQ page](#) covers the frequent questions we get regarding what is covered or not under the Policy:

- Mediation and estate trustee services
- *Pro bono* work
- Practice in other provinces
- U.S. or international law
- Being a director of a corporation

Specific circumstances must be considered to determine if there will be coverage

# Coverage Options

- Innocent Party \$250k standard; \$500K and \$1M buy-up
- Real Estate Practice Coverage Options (REPCO)
- Part-time (<20 hours/week, <750 hours/year and <\$100,000 gross billings)
- Restricted area of law (criminal and/or immigration)
- Intellectual Property Business Coverage

Premiums reflect risks...

# Premium Discounts

- Risk Management Credit - Up to \$100/year
- New call discount
  - 50%, 40%, 30%, 20% first 4 years
- Restricted area of practice discount
  - 50% if solely criminal or immigration
- Part-time discount
  - 50%
- Designated government agencies (and CSO's)
  - 75%
- Pro bono work
  - No premium required in some situations



# Transaction Levies

- A greater volume of work means a greater claims risk
- \$100 per litigation matter commenced
  - Not family law matters
- \$65 per real estate transaction

# Deductible Options

- \$5,000 default
  - Options for \$0, \$2,500, \$10,000 and \$25,000
  - Premiums are impacted depending on option selected
- Double deductible for conflicts of interest claims
- Your deductible + \$10,000 for certain administrative dismissal claims

# My LAWPRO

Home

Policy Number: 1-

PL Status: Primary E&O Active

Total Due

\$ 1711.14

Current Due

No Dues

PL Effective Date

Jan 01, 2025

PL Expiration Date

Jan 01, 2026

Update Payment Information

Pay Now



Exemption / Increased Run-off



File Transaction Levies / Exemption



Update Personal Information



Risk Management Credit



View Documents



Increased Innocent Party



Certificate of Insurance



View Activity Log

Link

# Top 6 things you can do at My LAWPRO

1. Renewal: renew your yearly policy
2. Premiums: pay your premiums and update credit card number
3. Update information: address or firm change
4. Risk Management Credit: complete declaration by Sept. 15
5. Levy filings: civil and real estate
6. Additional coverage: apply for increased Run-off or Innocent Party coverage

# Firm Renewals

- Firm application
- Firm contacts

The screenshot shows a web application interface with a 'Home' button at the top left. The main content area is a grid of 11 buttons, each with an icon and a label:

- Member List**: Icon of three people.
- File Transaction Levies / Exemption**: Icon of two arrows pointing in opposite directions.
- Update Personal Information**: Icon of a person's profile card.
- Increase Innocent Party**: Icon of two people and a gear.
- Certificate of Insurance**: Icon of a document with a dollar sign.
- View Documents**: Icon of a folder.
- View Activity Log**: Icon of a clock with a circular arrow.
- Make Payment**: Icon of a dollar sign and a minus sign.
- Payment Information**: Icon of a credit card.
- Apply for Excess Insurance**: Icon of a shield.

# Reporting a Claim



50% will report at least one claim

# When to Report – common scenarios

- Email from client that they are unhappy with your legal services
- Asked to be a witness
- Asked (or court order) to produce a file

Note: Reporting to LAWPRO does **not** trigger

- Your deductible or
- Any claims history levy surcharges

# How to Report

www.lawpro.ca



An innovative provider of insurance and services that maintains the viability & competitive position of the legal profession

Home	Your Policy	Claims	FAQs	Excess Insurance	Risk Management
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## Claims

Provide notice of real or possible mistakes immediately: early notice gives us the best chance to help put things right. Late notice often allows small problems to become big ones, and they can jeopardize coverage. *If you report a claim, your deductible will not be triggered and there will be no surcharged increase to your premium unless LAWPRO defends a legal proceeding, attempts a repair or makes a payment that resolves all or part of the claim (See "[This is not a claim, but...](#)" and [Wondering when to report that claim or potential claim? Do it now!](#)).*



PROVIDE NOTICE OF A CLAIM

Provide notice to LAWPRO if you or your firm:

- A. Received a demand for money or services (including in a pleading) in relation to alleged inadequate professional services;
- B. Received an allegation (including in a pleading) of inadequate professional services;
- C. Are aware of circumstances that could lead to either A. or B.; or
- D. Have been asked to give evidence about file handling and/or have been asked or ordered to produce a file in circumstances that could potentially lead to a claim.

If you are unsure if your matter needs to be reported as a claim, email [practicepro@lawpro.ca](mailto:practicepro@lawpro.ca) with details of your situation.

Link

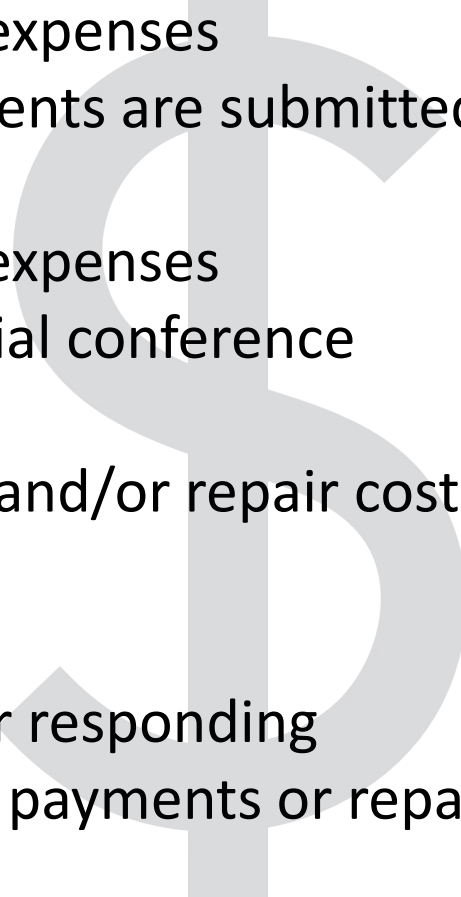
# After you Report

- Reporting does **not** trigger deductible
- The Claims Professionals at LAWPRO evaluate the circumstances to identify the most appropriate response
- Issues are addressed through repairs, settlements, or defenses
- Claims Professionals work closely with defense counsel to oversee the claim
- Litigation is undertaken when no obvious error or damages are present

# Repair

- Repairs occur when there is an evident or potential mistake by the lawyer
- Attempt made to rectify issue before claim arises
- Common examples:
  - Correct error in a Will
  - Motion to restore matter struck from trial list
  - Amend an error in a contract
  - Take steps to fix potential issues with title

# Deductible

- 50% of deductible – applied to investigation and defense expenses
    - when Statement of Defence or any responding documents are submitted
  - 50% of deductible – applied to investigation and defense expenses
    - at start of process, during examinations or after pre-trial conference
  - Balance of deductible applied to judgments, settlements, and/or repair costs when such expenditures become due
  - If claim is resolved before a Statement of Defence or other responding documents are filed, deductible only applies to indemnity payments or repair costs incurred
- 

# Claims surcharge levies

Alongside the base premium, the following amounts will be applicable over a period of 5 years after a claim has been settled:

- 1 claim settled: \$2,500 (totals \$17,500 over 5 years)
- 2 claims settled: \$5,000
- 3 claims settled: \$10,000
- 4 claims settled: \$15,000
- 5 claims settled: \$25,000
- 6 claims settled: \$35,000
  - Additionally, there will be \$10,000 for each claim settled beyond 6

[Endorsement No. 4](#) of the Policy

# Claim Trends



# Claim statistics

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Claims are typically reported 2 - 3 years after the service is provided

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Most claims activity during 6 - 25 years in practice

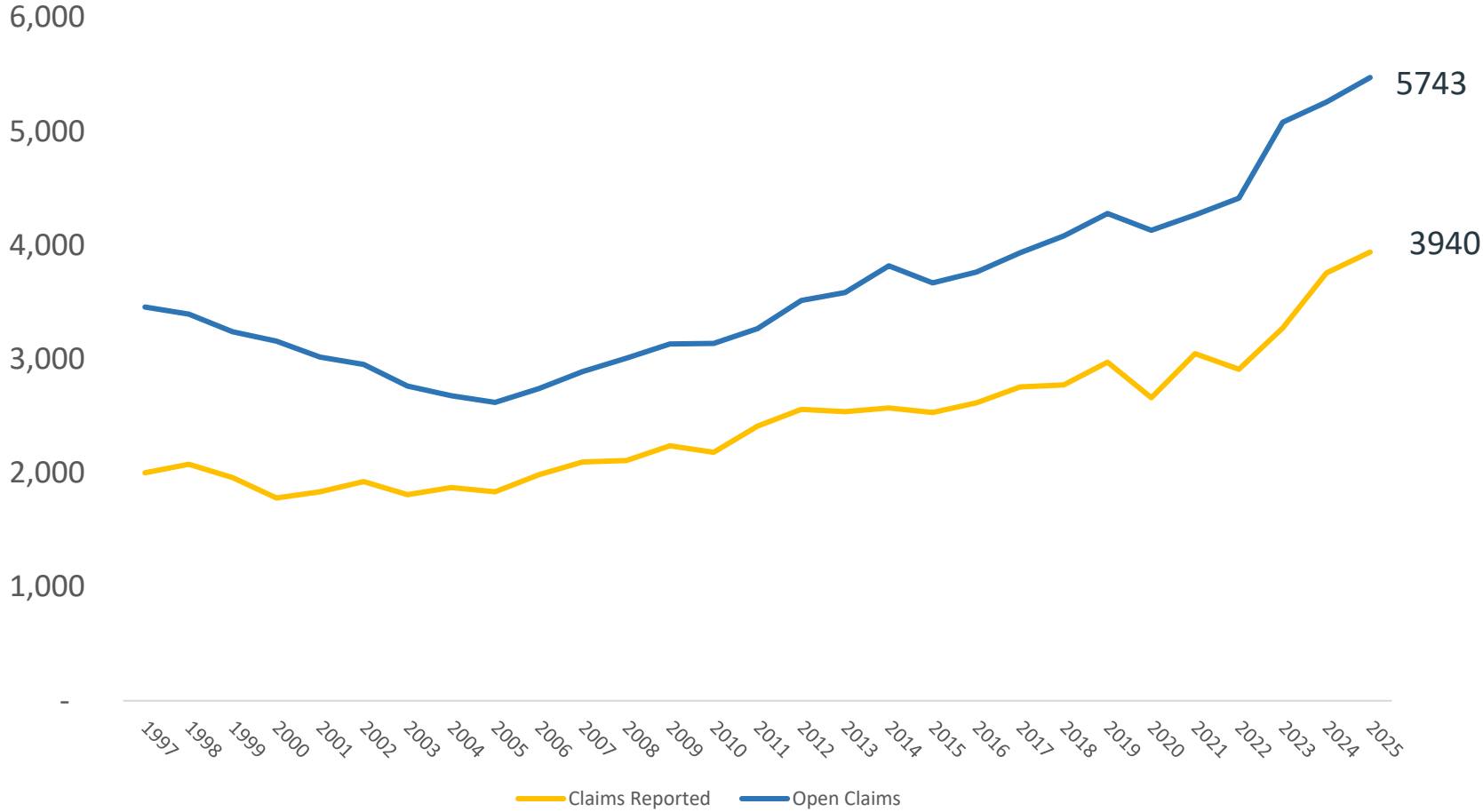
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Claim type is consistent regardless of size of firm

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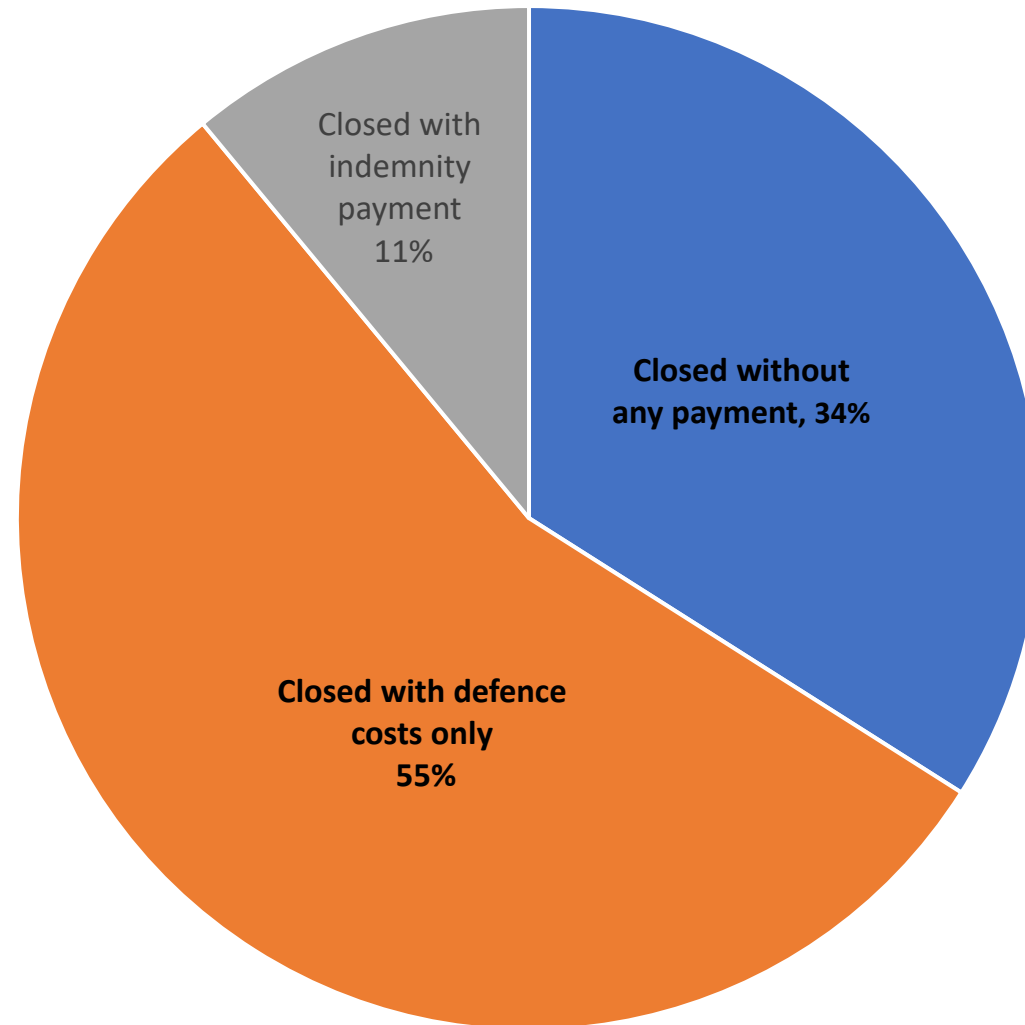
No claims sensitivity for any geographical region

# Reported and open claims

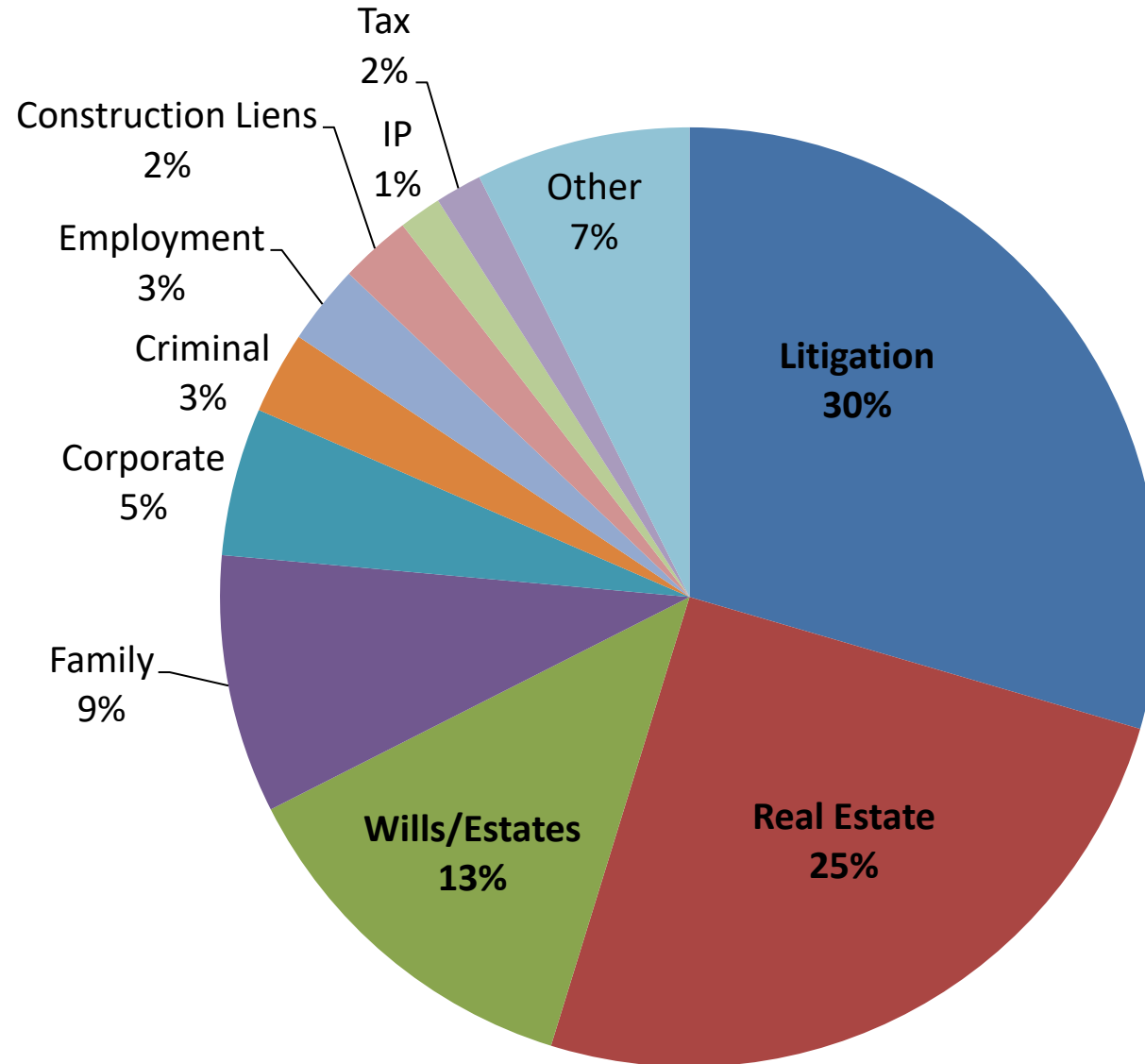


# Claims by Outcome

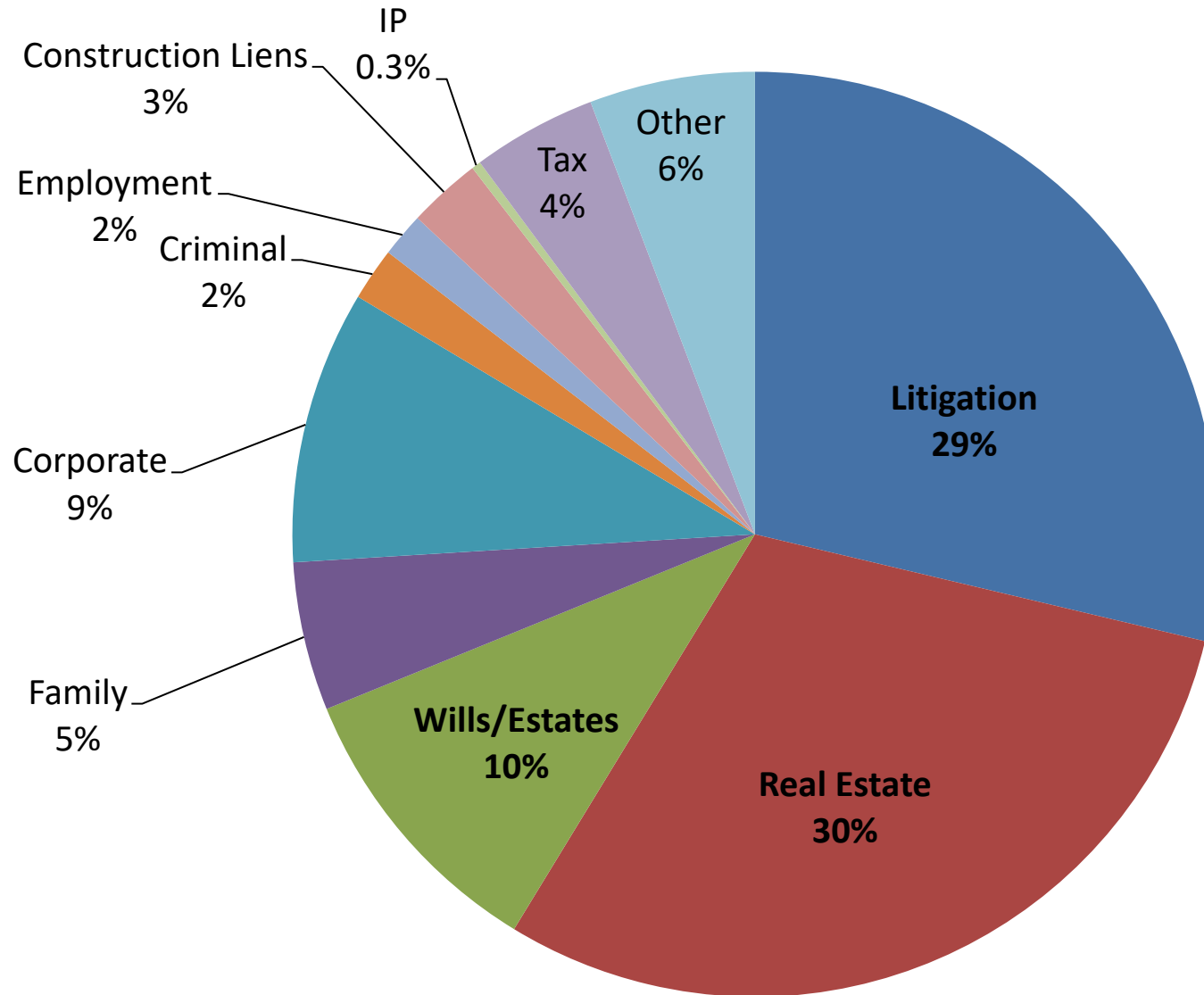
In 2025, 89% of claims files that came in were closed without any indemnity payments, whether by settlement or judgment



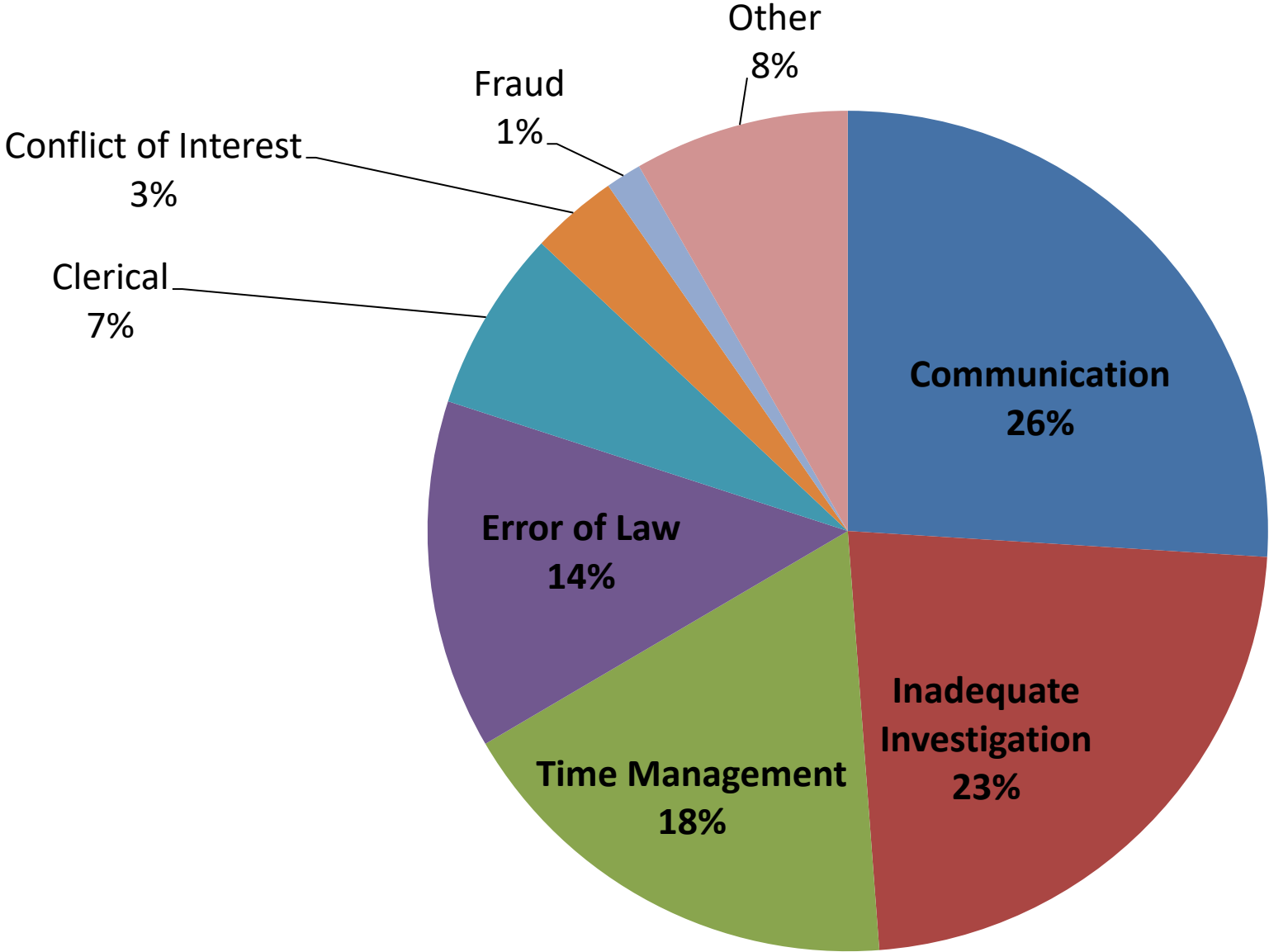
# LAWPRO claims by area of law (count 2015-2025)



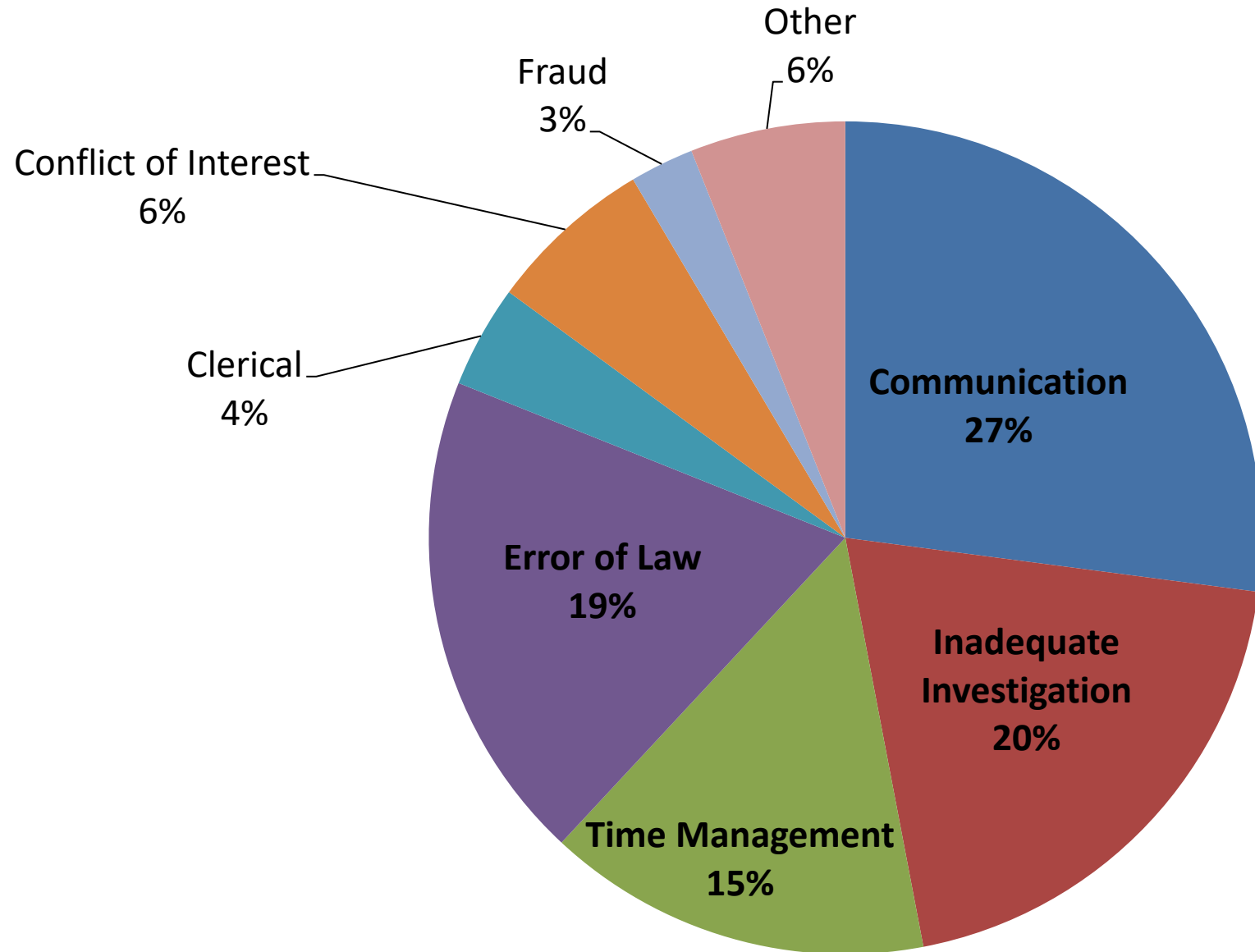
# LAWPRO claims by area of law (cost 2015-2025)



# 'Global' Descriptions of Loss (2015-2025 by count)



# 'Global' Descriptions of Loss (2015-2025 by cost)



# Do Your Homework

## Know the law

- Don't dabble or handle a matter you are uncomfortable with



## Know the facts.

Don't rush. Ask:

- What does the client *really* want/need?
- Read between the lines
- Is there anything unusual?



## Do good work

- Be prepared
- Appropriate due diligence
- Meet deadlines

# Inadequate Discovery or Investigation of Facts

**Real Estate:** Not looking at restrictions when client says they want a pool in the backyard

**Corporate:** Not understanding what the shareholder's intent is

**Personal Injury:** Failing to ascertain all medical reports

**Commercial Lease:** Not doing a title search

**Wills & Estates:** Not asking if the spouse is a married spouse or common law

**Family:** Pension valuation missing

Not investigating or not documenting!

# Poor Communication

Failure to follow  
client's  
instructions

Failure to obtain  
consent/inform  
client

Poor  
communication  
with client

*Often, he/she/they said...*

# Time Management Errors

Failure to know or ascertain deadline

Failure to calendar properly

Failure to react to calendar

Procrastination or lack of follow up

# Failure to Know or Apply the Law



# Clerical/Delegation Errors

Misfiled or lost documents

Basic clerical errors

Not completing critical steps

Lack of training, supervision or poor delegation



# File Handling Procedure

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## Formal Processes

Written retainer

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Checklists and systems

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Interim and final reporting letters

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File retention policy

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## Conflict check

Follow firm procedure

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Listen to your instinct: who is your client?

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Take action when conflict is identified

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How long to I have to keep my files?

**FIGURE 1: AGE OF CLAIMS REPORTED BY AREA OF LAW**

	Under 10 years	10-15 years	Over 15 years	Oldest claim
Real estate	90.2%	5.7%	4.1%	42 years
Plaintiff litigation	98.3%	1.3%	0.4%	31 years
Corporate	96.3%	2.5%	1.2%	41 years
Family	92.5%	4.8%	2.7%	26 years
Defence litigation	98.5%	1.1%	0.4%	24 years
Wills	91.0%	5.5%	3.5%	39 years
Labour	98.8%	1.2%	0.0%	14 years
IP	98.6%	0.9%	0.5%	18 years
Tax	95.9%	3.4%	0.7%	24 years
Criminal	96.0%	1.6%	2.5%	24 years
Securities	98.7%	1.3%	0.0%	13 years
Bankruptcy	96.2%	3.8%	0.0%	14 years

# Create a Paper Trail

RL1

Confirm information,  
instructions, advice  
and work done in  
writing

Get signed directions  
on major decisions

Make detailed  
contemporaneous  
dockets

Use written offers to  
settle

Be clear when  
retainer is over

# Client Management

Manage expectations from client intake through end of matter

Don't assume client understands and explain consequences of decision

Keep client informed

Be clearly about fees, collect a retainer upfront, and bill regularly

Don't tolerate inappropriate behaviour

Know when to say goodbye

# Precedents

Be cautious of:

- Ambiguous clauses
- Conflicting clauses
- Missing clauses



# Get a mentor!

[List of mentor programs](#)  
[recently updated!](#)





# Current Claim Issues



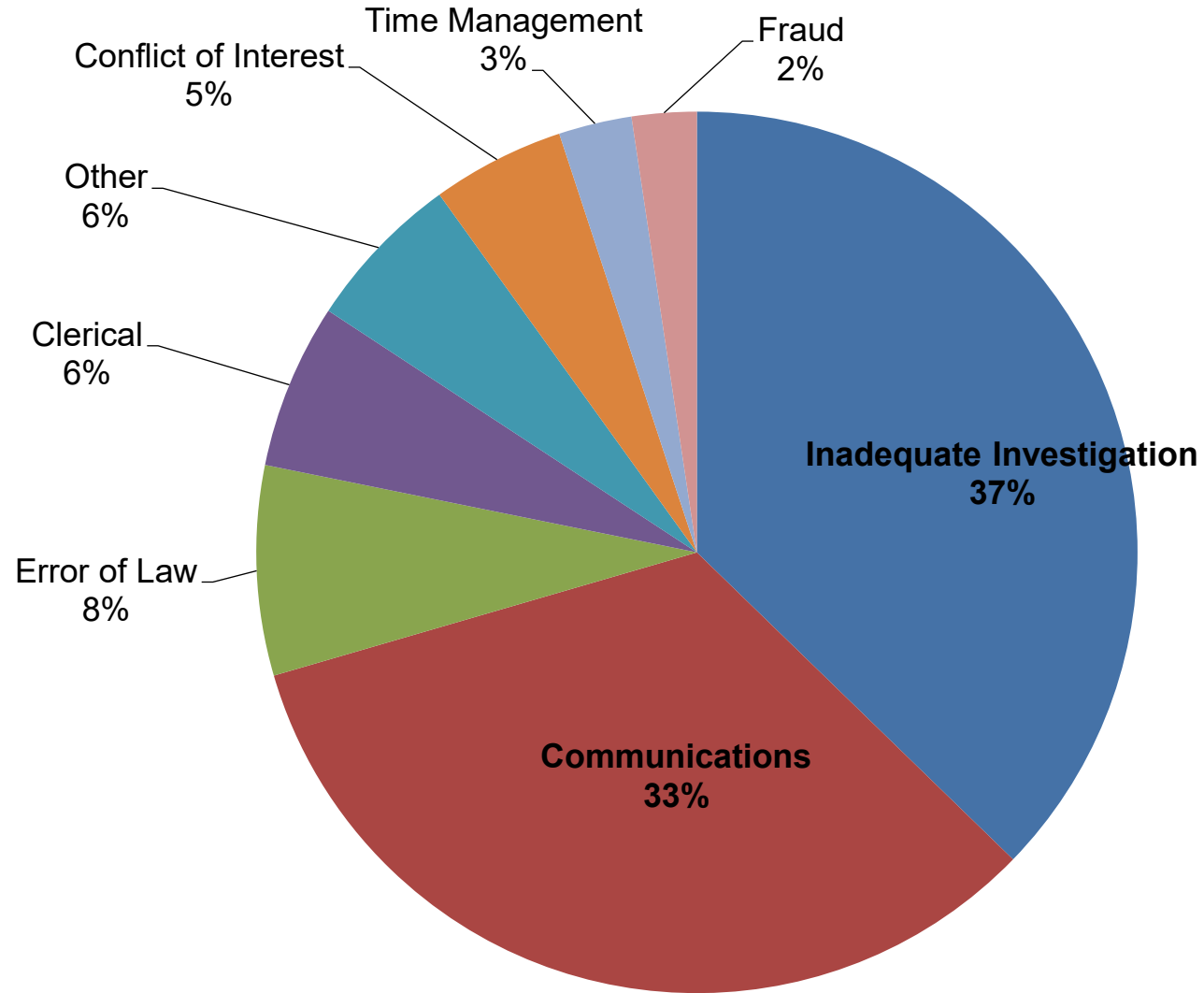
# Administrative Dismissal

- The administrative dismissal procedures and timelines were suspended from March 16, 2020, to September 13, 2020
- Suspension ended September 13, 2020, BUT courts put a temporary hold on issuing administrative dismissals - direction ended on May 13, 2024
- Applies to civil, family, small claims court, and divisional court matters.

# Administrative Dismissal: Superior Court Civil Actions

- Cases at risk of administrative dismissal in the near future, and that have not previously been set down and struck from the trial list:
  - set the action down for trial
  - file a consent timetable and draft order at least 30 days prior to the dismissal deadline of 5 years + 182 days (if applicable) after commencement of the action
  - bring a motion for a status hearing (if parties do not consent to a timetable) to extend time to set down for trial
- If set down and struck from trial list:
  - Bring a motion to restore action to trial list
  - file a consent timetable within 30 days of two-year anniversary of when action was struck from the trial list
  - bring a motion for a status hearing (if parties do not consent to a timetable)

# Real Estate – Claims (2015-2025)



# Inadequate Investigation

- Not Digging Deep Enough!
- Examples:
  - Client indicates they want a pool in the backyard, did you look at any restrictions and advise the client?
  - Client mentions rented water heater; lawyer does not conduct a PPSA search (article on NOSI bans)
  - Not ensuring that the parking and locker specified in the APS matches the Status Certificate and confirming location using a floor map
  - Misreading a survey or reference plan
  - Not verifying ownership of asset when drafting will (or documenting)

# Real Estate – ID Verification

- Virtual ID verification
  - Common flags on IDV reports
    - Failure in biometric verification during selfie
    - Recently activated cell phone account, prepaid cell phone account
  - IDV report should be considered alongside any other concerns
  - Title insurers may request IDV from seller
  - Helpful chart – [www.practicepro.ca/idvvendors](http://www.practicepro.ca/idvvendors)
- In-person
  - Do NOT simply copy & file!
  - Does the picture match the client sitting in front of you?
  - Pictures on various ID documents the same?
  - Is the person in the picture smiling?
  - Apparent age in picture vs date of ID document
  - Signature in ID document match your client's signature?

# Social Engineering

Social engineering fraudsters frequently target law firms to intercept communications and trick lawyers into redirecting funds to scammers. These frauds involve impersonating clients, opposing counsel or other trusted contacts.

# Social Engineering Fraud Sublimit

Losses related to social engineering are covered to a sublimit of **\$250,000** per claim and in the aggregate, but you can extend the “social engineering coverage” to the standard **\$1 million limit per claim and \$2 million in the aggregate.**

**BUT you can increase coverage from \$250k to \$1M - 4 steps**

# Social Engineering Toolkit

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[Link](#)

**Policy Requirements Chart:** This chart states the policy requirements and provides sample corresponding example language. ([Word](#) and [PDF](#))

**Example Retainer Language:** For your convenience, this sample wording can be used or adapted to your needs. ([Word](#) and [PDF](#))

Exemple de langage de mandat de représentation en justice ([Word](#) and [PDF](#))

**Wiring Funds Checklist:** Use [this checklist](#) for every transaction that involves wiring funds from your trust account

**Frequently Asked Questions:** See the [commonly asked questions](#) about the social engineering policy requirements.

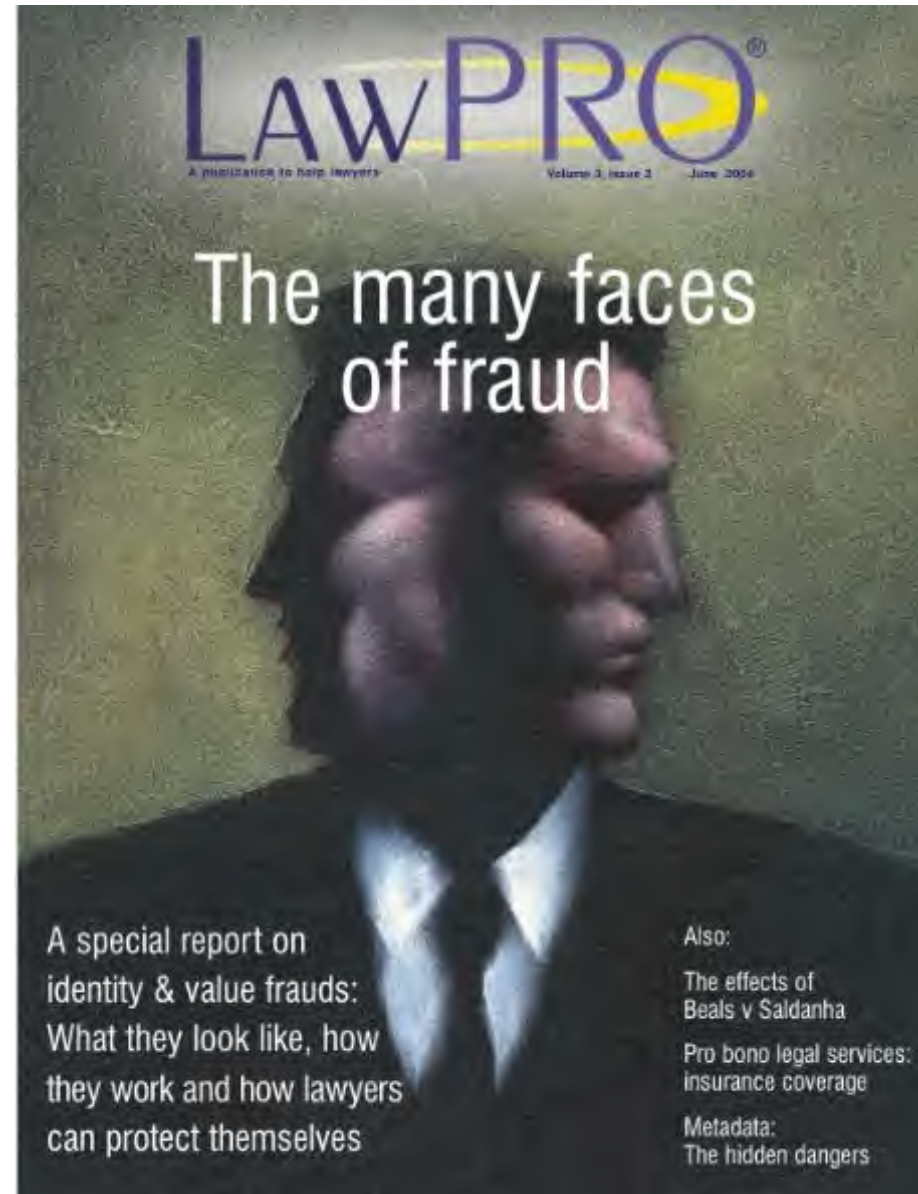
## FOR FILES THAT ARE ALREADY OPEN:

We highly encourage you to send your client a revised retainer letter or an addendum to the current retainer agreement you have in place. At the minimum, we suggest you send the following reminder: "Funds transfer fraud is on the rise. Please note, we will never email you with a request to change or update any banking or transfer information. If you receive a request like that by email, please phone us immediately using a previously known number. In addition, if we receive any banking or transfer information from you, we will confirm this by independent means. If you have questions or concerns, please contact us."

# Fraud and Cyber claims



June 2004



December 2013



[Link](#)

# Fraud/cyber claims stats and trends

- 100 per year costing \$2.2 million/year
- Individually tens to hundreds of thousands or more dollars
  - Largest \$5.2 million (wired funds on bad check deposit)
  - Sometimes can (partially) recover funds
- All areas of law (everyone has a trust account)
  - Bigger area real estate
- Firms of all sizes
  - More commonly smaller firms given work they do
- Seem to be seeing more ransomware claims
- See limited damages due to lost or stolen data/laptops

# Phishing – the most common entry point

Before paying out funds in any matter, verify that instructions sent by email are legitimate through direct phone or in-person contact with the party providing the instructions.



[Link](#)

# What are the signs of phishing message?

- A sense of urgency or threat
  - E.g., your password going to expire
- Any situation that leads to you disclosing login credentials, credit card numbers or other personal info
- Inconsistencies in website and email addresses
  - E.g., dan.pinington@lavvpro.ca
- Spelling, grammar or syntax errors
- Tone or content of message doesn't seem right
- Requests to do unusual things
  - E.g., wire funds, buy gift cards, download a file

**From:** eReport <stephen.white@manhattan.edu>

**Sent:** September 11, 2023 7:06 PM

**To:** Dan Pinnington <dan.pinnington@lawpro.ca>

**Subject:** Mailbox is almost full.

**Importance:** High

**From:** eReport <stephen.white@manhattan.edu>



## Storage Is Almost Full.

96GB  99GB

Email Storage Quota Exceeded.

You must immediately clear your cache in order to send and receive new mails.

[Clear Cache Now](#)

**NOTICE:** If the cache is not cleared, incoming messages will be rejected.

Microsoft Postmaster Delivery System

MS Corporation, One MS Way, Redmond, WA 98052

### Red flags

- Sender doesn't make sense
- Sense of urgency
- Importance is high
  
- Has Microsoft logo and footer

From: Lawpro | Portal® <kundenservice@gruenpower.eu>  
Sent: July 20, 2023 3:14 PM  
To: Dan Pinnington <dan.pinnington@lawpro.ca>  
Subject: Password expiration alerts for dan.pinnington@lawpro.ca  
Importance: High



Microsoft account

**From: Lawpro | Portal® <kundenservice@gruenpower.eu>**

## Password Expiration Notice

Hi Dan.pinnington,

Your email password will expire on 07/22/2023.

- dan.pinnington@lawpro.ca

We encourage you to take the time now to maintain your password activity to avoid login interruption.

[Keep My Password](#)

Note: Microsoft won't be held responsible for any account loss

Thank you,



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# Wire fraud – big dollars here

- Canada has 2 payments systems
  - ACSS – revocable – funds can be pulled back
  - Lynx – irrevocable
  - RTR – Coming soon
    - 24/7/365 / \$100,000 / 60 seconds / irrevocable
  - Problem is how to identify which system delivered the funds

How to ensure you have secure funds

**WIRE FRAUD**

Fraudsters are actively trying to direct lawyers and law firms to wire money to them – often through spoofed emails of people you know or hacking into emails.

Fraudsters have pretended to be:

- A lawyer in the firm directing staff to wire funds to a client or to complete a transaction
- A lawyer or staff acting for a seller in a transaction directing the other side to wire funds
- A financial institution directing wire payment to itself
- A client seeking payment of funds by wire

**LAWPRO**  
Lawyer Professional Indemnity Company

**FRAUD WATCH**

If you are a lawyer, law firm, or law-related organization, you should be aware of the risks of wire fraud. Wire fraud is a serious threat to your business and can result in significant financial loss. To help you protect your business, we have created this guide to help you understand the risks of wire fraud and how to protect your business.

Link

# Wire Scams

- Must get PCRN to confirm monies are irrevocable
  - After sending wire, find it on the receipt
  - Share receipt with PCRN to other side
  - Call bank when receive funds to get PCRN

How to find the PCRN and ensure you have irrevocable funds

# Real estate – big dollars here

- Faking to be the home-owner:
  - sell the property and take the proceeds
  - mortgage the property and take the mortgage proceed
- Verify ID – not a copy and file exercise!

**REAL ESTATE SCAMS**

Real estate frauds often occur in situations where the true owner's identity is stolen (ID theft) for sale or mortgage purposes, or the value of a property is exaggerated (flips).

**Identity theft**

When a client uses fake ID to assume the identity of existing property owners or uses a Notice of Change to become a director or officer or corporate owner for the purpose of committing fraud, this is identity theft. Once identity has been stolen, the fraudster sells or mortgages the property, or discharges a mortgage from title, then gets a new mortgage from another lender.

**LAWPRO**  
Lawyer Professional Indemnity Company

**BANK**

**FRAUD WATCH**

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# Corporate ID fraud

- Form of identity theft but of the corporation
- Fraudster files change of Directors and Officers and/or Registered Office
- Shows up with “made up” minute book
- Attempts to refinance or sell property
- Be aware, look for:
  - Last filing on Corporate Profile Report
  - Get listing of filings for the corporation



[Link](#)

# Bad cheque frauds – tried and true

- You receive “bad” cheque
- Deposit it in your trust account
- Disburse (wire) funds without waiting for cheque to clear
- Left with trust account shortfall

Cheque in + wire out = CAUTION

**BAD CHEQUE SCAMS**

Fraudsters retain the firm on a contrived legal matter so they can run a counterfeit cheque or bank draft through the firm trust account and walk away with real money. The fraudster will provide real looking ID and documents. When the bad cheque or draft bounces, there will be a shortfall in the trust account.

LawPRO  
Legal Professional Indemnity Company

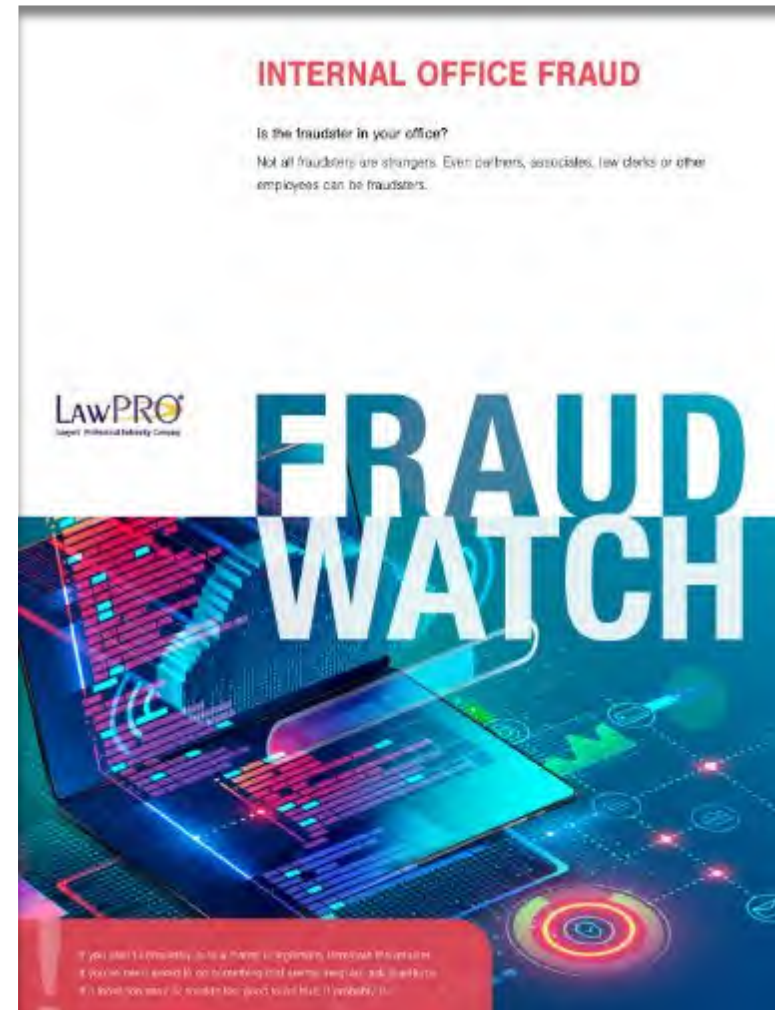
# FRAUD WATCH

If you aren't constantly asking questions, you're not being watchful. A good idea is to be watchful that means asking questions. It's not always the answer you need but it's the answer you need.

[Link](#)

# Internal office fraud – the most trusted person

- Theft of trust funds (often) by a longest-standing and most trusted person in the office
- They know people, passwords, processes
- Often a result of a personal issue (gambling, addiction, health, etc.)



[Link](#)

# “Call before you click”



Call before you click!



Train your lawyers and staff



Warn your clients

## Wiring Funds Checklist

Date: \_\_\_\_\_ Verifier Name: \_\_\_\_\_

File Number: \_\_\_\_\_ File Name: \_\_\_\_\_

1. Attach a copy of the funds transfer instructions to this page.
2. Check that the name of the sender of the instructions matches the name of the person you were expecting to send instructions in your file.
3. Verification method. (DO NOT use the phone number in the instructions)

Always use a trusted number such as the one from the file opening sheet or from a reliable directory. \*On file opening, obtain a password from the client and record it in the physical file

Phone call \_\_\_\_\_ OR  In person  
 Phone # called \_\_\_\_\_ Name on ID: \_\_\_\_\_  
 Password confirmed\* \_\_\_\_\_

4. Verify sender identity and payment details:

Person contacted (name and date): \_\_\_\_\_

Does the sender confirm they sent the funds transfer instructions?

YES – continue on OR  NO – immediately involve a lawyer or partner and proceed to Step 6

- Verify the payee and bank account details:

Payee: \_\_\_\_\_ Bank: \_\_\_\_\_

Institution number \_\_\_\_\_ Transit number \_\_\_\_\_ Account number \_\_\_\_\_

- Are the bank account details correct? If yes, continue on. If not, immediately proceed to Step 6.

- Are there any red flags? Any typos in the instructions or email address? Any issues or concerns that came up? If something is amiss, trust your instincts. Make a note and raise it with a lawyer or partner.

5. If the sender and payment instructions are correct, continue with normal processes and request cheque or wire.
6. If any part of the verification fails, STOP. Immediately involve a partner at your firm.
7. If payment instructions change, STOP. Involve a partner at your firm and complete the verification process again.
8. If funds were mistakenly sent before the process was completed:
  - a) IMMEDIATELY contact the bank and request a freeze and reversal.
  - b) IMMEDIATELY report the matter to LAWPRO: [www.lawpro.ca/claims](http://www.lawpro.ca/claims).
  - c) Consider reporting to any crime or cyber insurer you may have.
  - d) Review our article You transferred funds to the wrong account – what now? for further guidance.

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# Fraud prevention efforts work!

Follow us on    



Risk management, claims prevention and law practice management resources from LAWPRO

<a href="#">Home</a>	<a href="#">Hot Topics</a>	<a href="#">Practice Aids</a>	<a href="#">Publications</a>	<a href="#">CPD</a>	<a href="#">About</a>	<a href="#">Contact</a>	<a href="#">Search</a>
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## Fraud and Cybercrime Dangers

Frauds targeting lawyers and their clients are getting more sophisticated. Law firms, particularly real estate firms, are sought-after targets for cyber hacking and phishing scams because they tend to have large sums of money in their bank accounts and are involved in transactions in which funds are regularly wired to outside parties.

Our Fraud Watch information sheets look at common types of fraud and how lawyers can spot the red flags to avoid being duped.

[DOWNLOAD ALL SIX FRAUD WATCH SHEETS](#)

[Phishing](#)



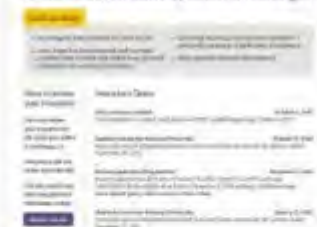
[Wire Fraud](#)



## Latest Issue of LAWPRO Magazine



Your 2026 Program:  
Online renewal restarted, premiums unchanged



LAWPRO

[VIEW ISSUE ARTICLES](#)



[Link](#)

The only 100% Canadian-owned title insurer

# Why does LAWPRO have a Title Insurance Company?

- Canadian alternate to US title insurers
- Canadian alternate to US model of closing real estate transactions
- Legal service coverage: Lawyers' errors and omissions is covered under the TitlePLUS policy\* = keeps premiums low for the Primary Program
  - No claim against the lawyer
  - Lawyer pays no deductible and there is no claims history levy surcharge
  - Insurance payouts are subject to the title insurance policy amount, not the limits of the Primary Policy

\*exclusion for properties in Quebec and Existing Owner Policies

# TitlePLUS - a competitive option offering

## **BETTER TECHNOLOGY**

- Integrated with the Unity, RealtiWeb and Closer platforms
- A modern application process that's easy to use
- No need to enter common title matters
- Complete commercial applications in Ontario online

## **CLEAR WORDING. SEPARATE POLICIES**

- Separate owner and lender policies to provide ease of use and clarity
- Simplified language so clients understand what they are getting
- Modern format and clear layout
- Most policies automatically include legal service coverage

## **UNDERWRITING TO EASE BUSINESS**

- Auto-generated underwriting removes the guess work
- Searching efficiencies save time
- Simplified policy issuance process
- Insure more than one mortgage or multiple properties for the same transaction in one application

## **FOR THE LAWYER**

- TitlePLUS Legal Counsel Fee to recognize lawyer work
- Easy sign-up and instant quotes
- Expert guidance from lawyers

# Anti-Money Laundering Compliance

- As of: October 1, 2025
- All Title Insurers must:
  - Have an AML/ATF compliance program to detect and prevent money laundering and terrorist financing activities
  - Meet identity verification and record-keeping requirements
  - Submit required reporting to FINTRAC
- Notices were gone out from title insurers and the LSO ([TitlePLUS](#))

# Excess Insurance



# Excess Program

- Launched in 1997 to meet market need
- Sits on top of Primary Program
- Limits up to \$19 million per claim/aggregate
- Designed for small to mid-law firms; Firms are named insured
- Currently, 1747 firms approximately 4225 lawyers
- Benefit: You only have to submit one claim to LAWPRO
- Benefit: Automatic yearly renewal



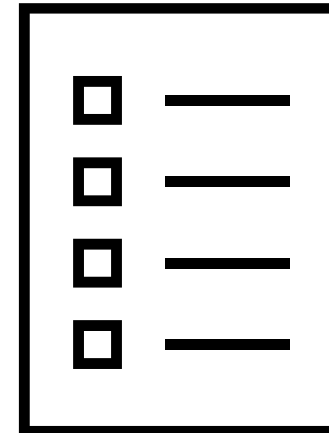
# Why Excess Coverage Can Help??

- 1 in approx. 30 claims exceeds \$250,000.00
- 1 in approx. 70 claims exceeds \$500,000.00
- 1 in approx. 250 lawyers with a claim sees that claim exceed \$1M
  - leaving them potentially personally liable

# Assess Yourself

Take LAWPRO's checkbox Exposure Test

[Link](#)



# When you leave Private Practice



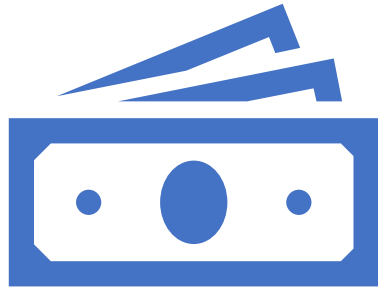
# Run-off and Buy-Up Insurance Coverage

- Not engaging in private practice (retired, in-house)
  - Automatic lifetime coverage of \$250,000
    - At no cost!
    - Depleting limit (not reinstated)
- Temporary leave of absence
  - Up to 2 years & not working (or 5 years family/medical)
  - Full coverage
- Optional **Run-off Buy-up**
  - Top-up to \$500,000 or \$1 million
  - 2–5-year terms

# Succession Planning

- January 1, 2025, LSO requirement :
  1. Develop client contingency plan ([LSO Client contingency planning](#))
  2. Appoint plan administrator[Must be reported on your 2025 LSO annual report – coming up shortly!]
- Plan Administrator steps:
  - Notify LSO
  - Notify LAWPRO
  - Communicate with clients, but do not give legal advice
  - Be mindful of taking on files yourself
    - Is the matter within your scope of practice?
    - Perform a conflict check
    - Evaluate if upcoming deadlines are manageable

# Protect Your Estate



When you pass away, your estate has default coverage of \$250,000.00 in *total*

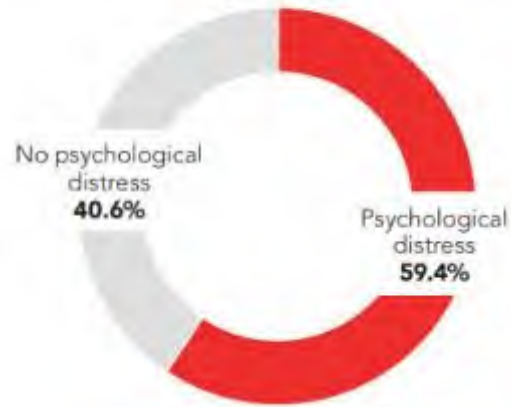


Leave instructions for your estate trustee to purchase increased **Run-off Buy-up**

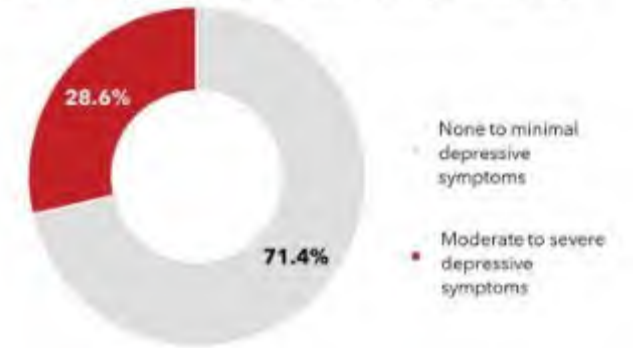
# Wellness and Mental Health



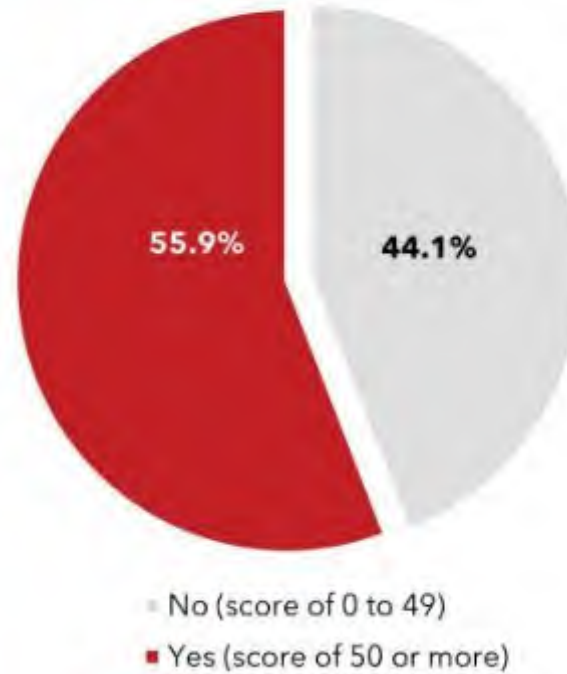
Proportion of psychological distress observed among legal professionals (n = 6,626)



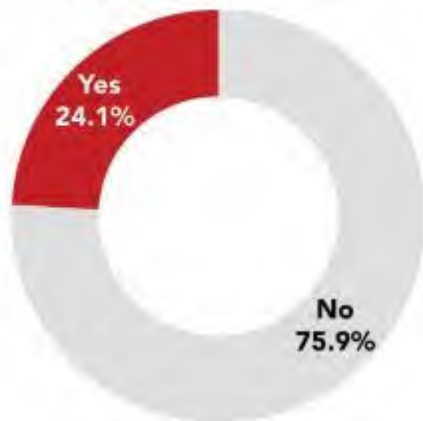
Proportion of moderate to severe depressive symptoms among legal professionals (n = 6,785)



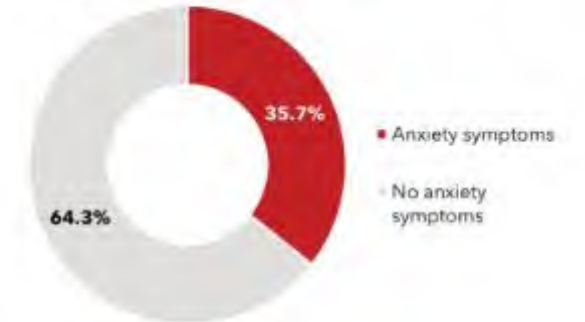
Proportion of burnout among Canadian legal professionals (n = 5,975)



Proportion of the participating legal professionals who have had suicidal thoughts since starting their professional practice (n = 5,836)



Proportion of anxiety reported by participating legal professionals (n = 6,719)



[Wellness study: Click here to see Phase I and II reports](#)

# Why us?

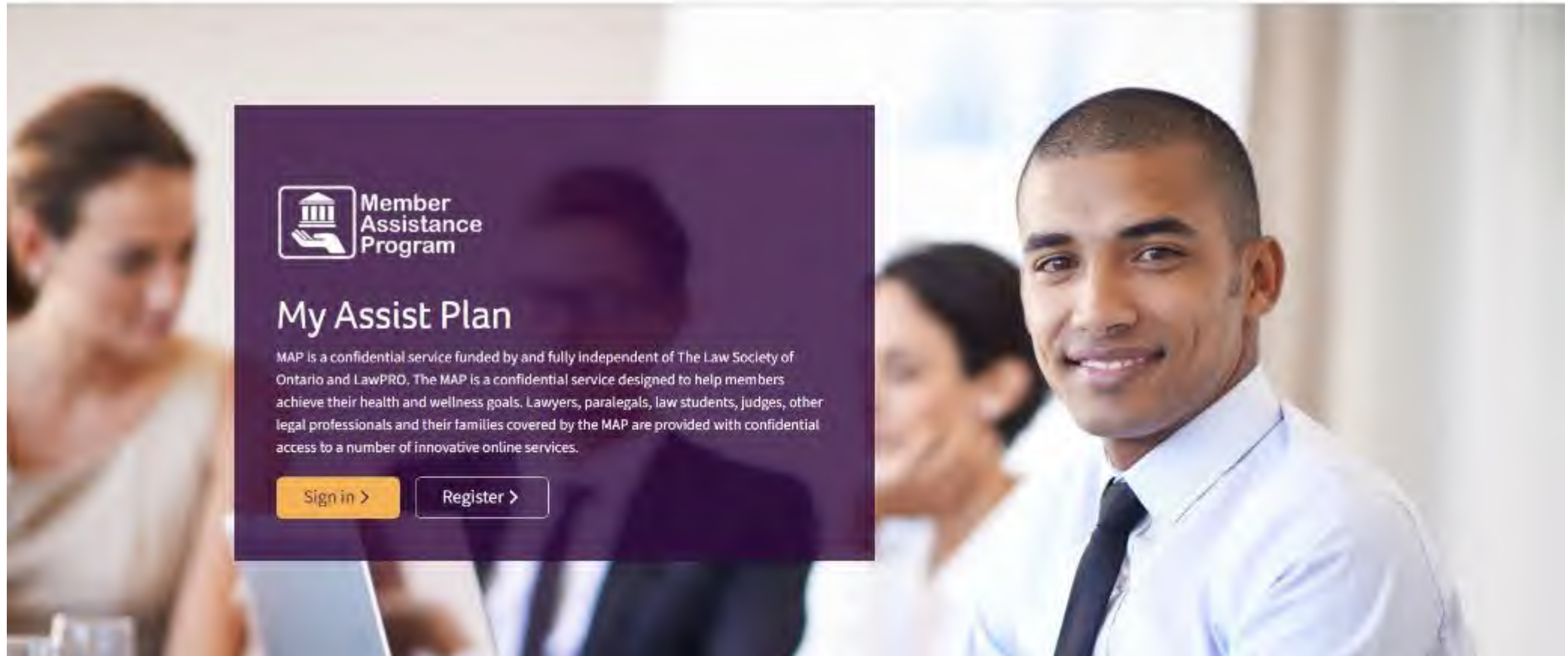
- Almost half of Ontario lawyers work 50 hours or more/week
- 60% check their emails on vacation
- 20-40% of lawyers show symptoms of digital device addiction
- vicarious trauma and litigation stress syndrome
- Pessimistic thinking





## Claim Clusters

Overwork and lack of support can create a snowball effect, where anxiety causes files to be left unattended and potential claims pile up



 Member Assistance Program

## My Assist Plan

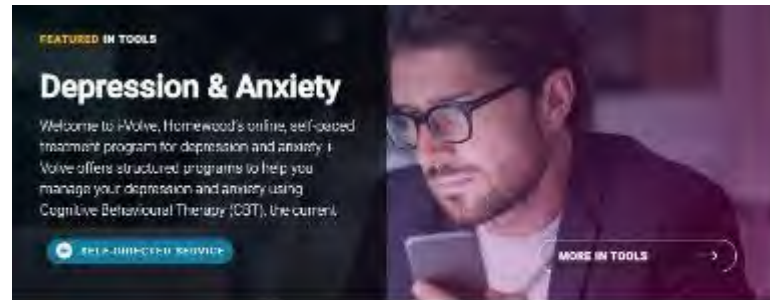
MAP is a confidential service funded by and fully independent of The Law Society of Ontario and LawPRO. The MAP is a confidential service designed to help members achieve their health and wellness goals. Lawyers, paralegals, law students, judges, other legal professionals and their families covered by the MAP are provided with confidential access to a number of innovative online services.

[Sign in >](#) [Register >](#)

Personal challenges lead to claims, so LAWPRO contributes to funding of MAP

# Services offered by MAP

1. Lifestyle coaching
2. Peer-to-peer support
3. Short and longer-term counselling



**FEATURED IN TOOLS**

## Depression & Anxiety

Welcome to iVolve, Homewood's online, self-paced treatment program for depression and anxiety. iVolve offers structured programs to help you manage your depression and anxiety using Cognitive Behavioural Therapy (CBT), the current

**15-20 MINUTE SERVICE**

**MORE IN TOOLS**

## Featured Resources

**LIFESTYLE, WORKPLACE, E-COURSES, WORK/LIFE BALANCE**

### Taking Control of Stress

Most people feel that they are under higher than normal levels of stress and pressure. This course focuses on key stress management skills, including managing thinking and feelings, time management, increasing positive experiences, getting active and relaxation.

**120 MINUTE COURSE**

**TOOLS, CHILDCARE, CAREGIVING, LIFESTYLE, FAMILY**

## Childcare Resource Locator

The Childcare Resource Locator can search for day cares, homecare, respite care, child services and child care, schools, day camps, overnight camps and residential facilities for children with special needs.

**1 MINUTE SERVICE**

**TOOLS, FAMILY, CAREGIVING**

## Eldercare Resource Locator

The Eldercare Locator enables employees and family members to have access to national resources for older Canadians. This includes homecare assessments, long-term facilities, assistive care facilities, daycare facilities and facilities geared towards the elderly with health needs or cultural preferences. Responses are instantaneous and can be easily sorted for comparison purposes.

**2 MINUTE SERVICE**

**TOOLS, ORIENTATION**

## Employee/Member Orientation

This orientation is about the services offered as part of the Homewood Health Assistance Program.

**4 MINUTE VIDEO**

# PracticePRO

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Risk management, claims prevention and law practice management resources from LAWPRO

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- Biggest Claims Risks by Area of Law
- Checklists
- Limitation Period Resources
- Leaving Private Practice
- New Lawyer Resources
- Practice Tip Sheets
- Precedents
- Retainers and Non-engagement letters
- Toolkits

## Latest Issue of LAWPRO Magazine



[VIEW ISSUE ARTICLES](#)

### Welcome to the PracticePRO program

The PracticePRO program provides risk management, claims prevention and law practice management information to Ontario lawyers. Our resources, precedents and checklists will help you take proactive steps to avoid a legal malpractice claim, and show you how to grow a successful and thriving law practice.

**LAWPRO**<sup>®</sup>  
Lawyers' Professional Indemnity Company

# *“Where claims happen, why claims happen, and the steps that can be taken to avoid them”*

The PracticePRO program provides risk management, claims prevention and law practice management information to Ontario lawyers. Its resources, precedents and checklists are intended to help Ontario lawyers take proactive steps to avoid legal malpractice claims and grow successful and thriving law practices.

## Highlights:

- **Information:** [LAWPRO Magazine](#) includes thoughtful and practical information about current issues and claims trends and is quoted widely
- **Practice Aids:** our [checklists](#), [precedent or template documents](#), [sample retainers](#), [toolkits](#) are referenced throughout Ontario and beyond
- **Education:** Our virtual and live [CPDs](#) provide trusted and informed learning opportunities free of charge
- **Value:** [LAWPRO’s Risk Management Credit](#) offers premium credit and serves to encourage lawyers to attend CPD programs that include content on risk management and claims prevention.

# Newest Resources

- [Updated list of Ontario mentoring programs for lawyers](#)
- [Updated list of Technology Products for Lawyers and Law Firms](#)
- [An Undertakings Checklist](#)
- [When a Law Firm Gets Hacked: A Case Study in Cybersecurity Risks and Recovery](#)



# PracticePRO

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Magazines

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Webzines

---

Alerts

---

Managing Booklets

---

Practice Tip Sheets

---

Checklists

---

Precedents

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Toolkits

---

Technology Guidance

---

CPDs

# AvoidAClaim

## Verify the withdrawals from your accounts



Posted March 13, 2025 by [Raymond G. Leclair](#)

LAWPRO has received claims from lawyers who fell victim to fraudsters diverting and depositing cheques meant for their clients. In two cases to date, lawyers issued cheques to their clients as part of their professional services. However, in both cases, an identical amount was withdrawn from the lawyer's trust account but payable to a third...

[Read More »](#)

## Separated but Not Divorced: Key Considerations for Wills



Posted February 5, 2025 by [Safiyya Vankalwala](#)

Amendments to the Succession Law Reform Act in 2021 (specifically to section 17 and 43.1) mean that, as of January 1, 2025, spouses who have been living separately and apart due to a breakdown in marriage for three years will be treated the same as divorced spouses. In practical terms: Gifts left to the separated...

[Read More »](#)

Categories: [Wills & Estates](#)

## Notice to the Professions: Online notary services are not permitted under the Notaries Act

Posted February 27, 2025 by [LAWPRO](#)

The following notice was sent on February 26, 2025: The Law Society of Ontario has been made aware of a proliferation of online notary services being offered in Ontario. The Notaries Act does not permit notaries to exercise their powers without being in the person's physical presence, unless regulations so provide. To date, no such...

[Read More »](#)

## When a Law Firm Gets Hacked: A Case Study in Cybersecurity Risks and Recovery



Posted March 17, 2025 by [LAWPRO](#)

As cyberattacks become increasingly sophisticated and prevalent, law firms are emerging as targets due to the highly sensitive nature of their data and pools of money. Law firms can hold a wealth of confidential data, including client identities, case details, and proprietary legal strategies, making them prime candidates for cybercriminals seeking to exploit this valuable...

[Read More »](#)

Categories: [Fraud Prevention](#)

# Contact Information/Stay in Touch

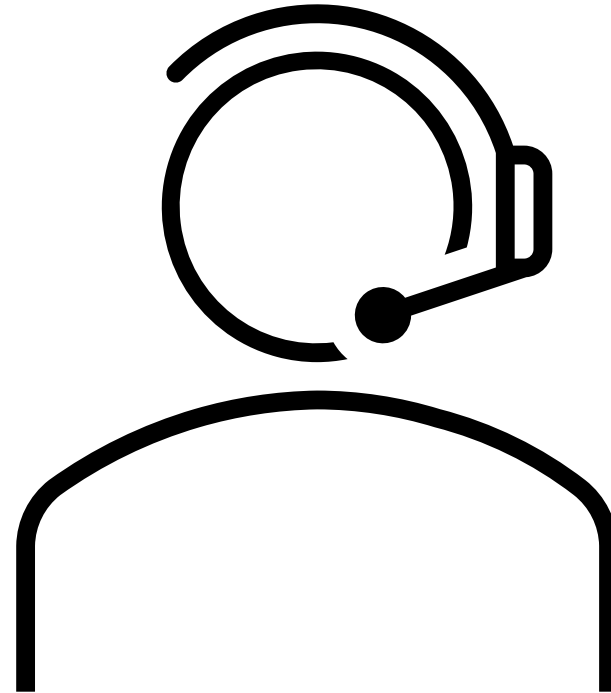
PracticePro@lawpro.ca



[LAWPRO](https://www.linkedin.com/company/lawpro)



[@lawpro.ca](https://www.instagram.com/lawpro.ca)



# LAWPRO vs. LSO Resources

- LAWPRO: Claims related
- LSO: professional conduct (e.g., questions about Rules, LSO complaint)

LSO resources:

- Practice Supports and Resources
- Practice Management Helpline
- Coach and Advisor Program

# AI in the legal world



## Toronto judge accuses lawyer of using AI and fake cases to make legal arguments

---

**National Post/ online/ posted May 9, 2025**

A Toronto judge who suspects a lawyer used artificial intelligence such as ChatGPT to create a legal document full of unreal cases and “hallucinations” has ordered the lawyer to explain why she should not be cited for “contempt in the face of the court.”

The order for lawyer Jisuh Lee to appear for a “show cause hearing” where she could be cited for contempt follows a recent court hearing in which Lee was allegedly caught presenting cases that do not exist as precedents for her arguments.

Lee appeared before Ontario Superior Court Judge Fred Myers to argue a motion from her own factum — dated April 25 and signed with the usual formality, “all of which is respectfully submitted” — that included links to non-existent cases, alleged misreadings of real cases, and what the judge suspected were “possibly artificial intelligence hallucinations.”

ChatGPT 3.5 ▾



How can I help you today?

**Help me pick**

an outfit that will look good on camera

**Write a course overview**

on the psychology behind decision-making

**Help me study**

vocabulary for a college entrance exam

**Recommend a dish**

to impress a date who's a picky eater

Message ChatGPT...



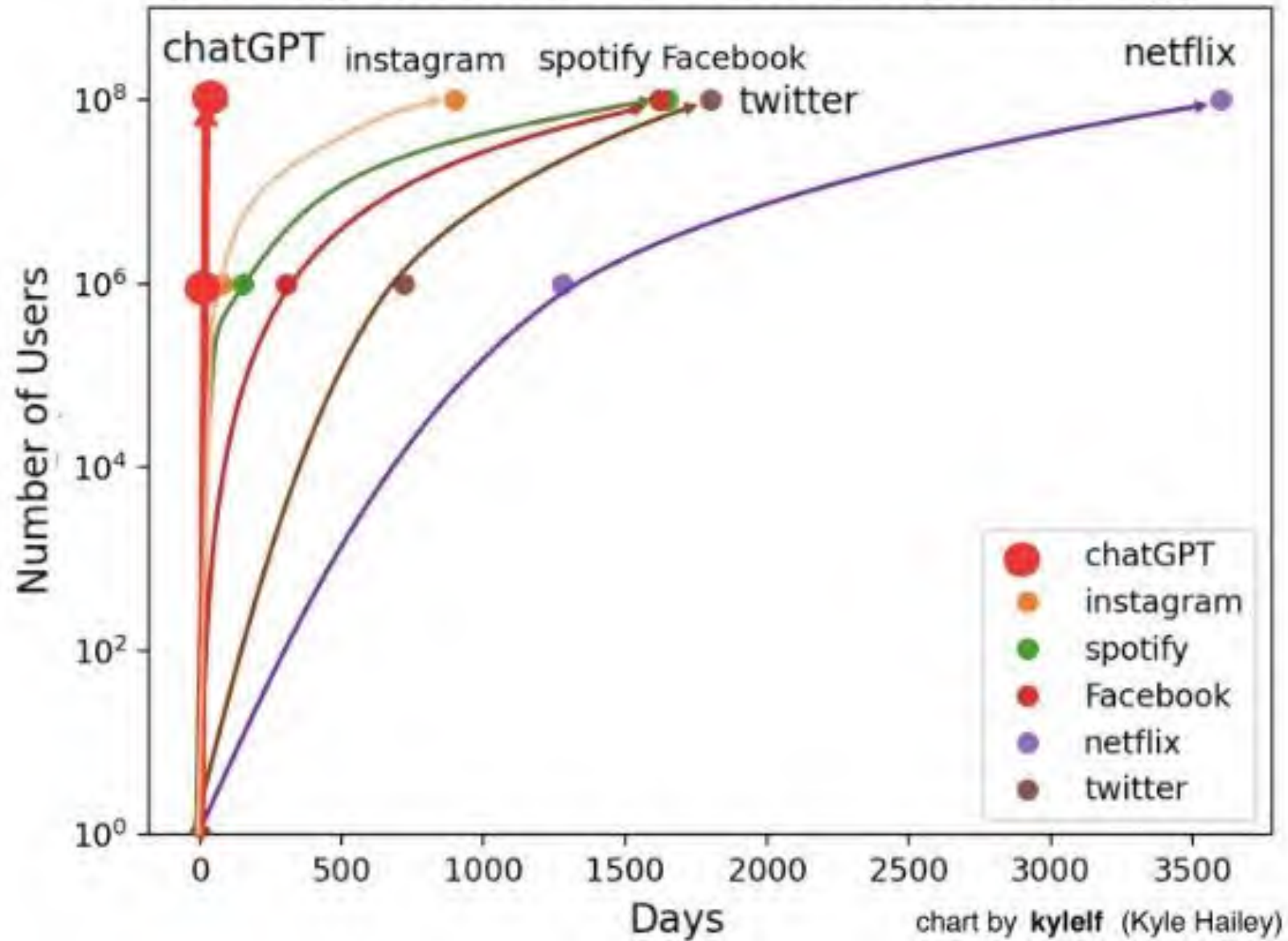
ChatGPT can make mistakes. Consider checking important information.

November 30, 2022

5 days to one million users

2 months to 100 million users

# # of days to 1M and 100M users by technology



# THERE'S AN AI FOR THAT™

12,334 AIs for 16,688 tasks and 4,847 jobs.

Powered by [Osum \(Market research\)](#).

50,062 searches today

Find AIs Using AI



\*1 AI aggregator. Updated daily. Used by 20M+ humans.

Join the largest AI community

<sup>New</sup> Check out AI tool Requests

All

GPT

iOS

Android

Chrome

▼ New

## Just Launched



HomeworkAI

Language learning

Free from \$7/mo



Vitsi AI

Learning

No pricing



OfflineLLM



FitAI

## Featured



Osum

Market research

Free from \$19.99/mo

238 4



Agent4

Call answering

Free + from \$10

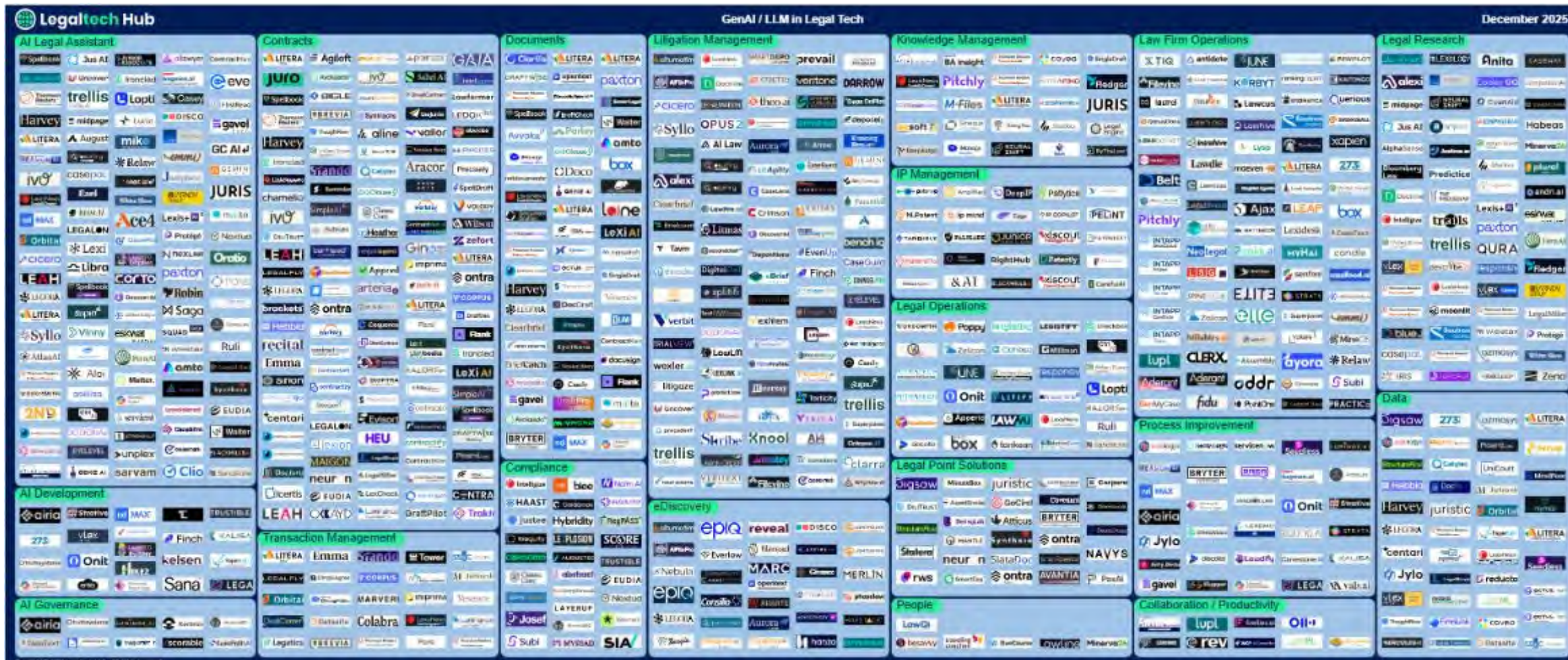
638 9



Flowpoint

Website analysis

[Link](#)



Link

# Legaltech Hub

855 GenAI products / 682 vendors / 19 categories (December 31, 2025)

- Many different technologies in computers or machines
- AI has ability to mimic cognitive functions associated with human intelligence
  - Respond to spoken or written language
  - Create documents, pictures and music
  - Analyze data
  - Make recommendations
  - See things in a picture, draw a picture

What is Artificial Intelligence (AI)?

- ChatGPT
- GPT = *Generative Pre-trained Transformer*
  - Example of a foundational *Large Language Model* or *LLM*
- Chat = a simple interface
  - Allows humans to ask questions and receive answers in a conversational way from an LLM

## What is ChatGPT?

- *Prompt* can be a question, a set of instructions, a document and/or a picture
- You are asking for task to be completed
  - It is not a Google search for a specific fact
- In response to a prompt, AI tools will provide a detailed answer that reads like it was written by a human

Prompting = asking for task to be done

- LLM's spot patterns in how words, phrases, sentences and even paragraphs relate to each other, and
  - They then make *statistical* predictions about what words should appear together
- LLMs train on hundreds of billions of words from internet and other sources
  - 100 billion = 100,000,000,000
- Such “Large” data sets allow LLMs to give answers that have real facts and sound totally plausible

## How it works

- ChatGPT doesn't actually understand its answer in the way a human does
- Nor did it create a response from a database of prepared or verified answers for that particular prompt
- “Language” part of LLM reflects that it used word patterns to generate a response

But don't be fooled!!!

“A correct answer to a prompt about a particular point of law or case is an achievement in statistics, not one of legal reasoning or diligent fact checking”

*Colin LaChance*

- ChatGPT has randomness built in
  - Will never give same answer twice
- Makes for more interesting reading, but could lead to malpractice
  - E.g., court filing with made up case law cite
  - Called a “hallucination”
- How does this happen?
  - An answer could refer to a real court case coming from data it ingested, or
  - LLM output that mimics a case law cite or court decision
- Training LLMs with more specialized data improves accuracy
  - Link LLMs to your data with agents

## Why AI tools can give wrong answers

- Many LLM's analyze prompts to “learn” and improve their statistical predictions
  - i.e., could use info from a prompt in future answer
- Must consider this before entering sensitive info
  - Some tools let you opt out prompt tracking, or operate within a closed environment
- Is real but solvable risk
- Play it safe: Don't use for work purposes unless you lock it down!
  - Use paid version!!

How AI tools lead to privacy breaches

**Some sample prompts...**

Led Zeppelin's "Stairway to Heaven" is an enigmatic ballad about life's journey. It begins softly, reflecting innocence, and builds to a powerful rock section, symbolizing growth and challenges. The lyrics hint at temptation and a search for meaning, leaving the listener contemplating their own path.

ChatGPT: Summarize the Led Zeppelin song Stairway to Heaven in 50 words

Led Zeppelin's "Stairway to Heaven" is like a long walk through life. It starts calm and gentle, like holding your parent's hand. Then, it gets faster and stronger, like running up a big hill. The song talks about choices, like picking the right path and maybe even making mistakes. In the end, it's up to you to decide where your own "stairway" goes.

ChatGPT: Summarize the Led Zeppelin song Stairway to Heaven in 50 words a Grade 3 student could understand

- What did the LAWPRO policy cover in 2007?
  - *Got it right, but told me to check with insurance broker*
- Who will win the 2025 Federal election?
  - *Didn't have data on who was running*
- Give me 50 random notes from the G flat major scale up or down two and a half semitones

Some sample prompts

“Sure, here are 50 random notes from the G flat major scale shifted up or down two and a half semitones”

F	E flat	B
E	D flat	A
D	B	G
B	A	E flat
A	G	D flat
G	E	B flat
E flat	D	A flat
D flat	B flat	G flat
C	A flat	E flat
B flat	G flat	D flat
A flat	E flat	B
G flat	D flat	A

Write me the Visual Basic code to display 50 random notes from the G flat major scale shifted up or down two and a half semitones in a PowerPoint deck at 100 beats per minute

AI is great at writing computer code

```

Sub GenerateRandomNotes()
    Dim slideIndex As Integer
    Dim noteIndex As Integer
    Dim notes(1 To 7) As String
    Dim i As Integer
    Dim randomShift As Integer
    Dim baseNote As String
    Dim slide As slide
    Dim noteText As String

    ' Define the G flat major scale notes
    notes(1) = "Gb"
    notes(2) = "Ab"
    notes(3) = "Bb"
    notes(4) = "Cb"
    notes(5) = "Db"
    notes(6) = "Eb"
    notes(7) = "F"

    ' Create 50 slides
    For slideIndex = 1 To 50
        Set slide = ActivePresentation.Slides.Add(slideIndex, ppLayoutText)
        slide.Shapes(1).TextFrame.TextRange.Text = "Note " & slideIndex

        ' Generate random note
        noteIndex = Int((7 * Rnd) + 1)
        baseNote = notes(noteIndex)

        ' Apply a random shift: -2 or +2 semitones
        randomShift = Int((2 - (-2) + 1) * Rnd) + (-2)
        noteText = ShiftNote baseNote, randomShift

        ' Add note to the slide
        slide.Shapes(2).TextFrame.TextRange.Text = "Note: " & noteText

        ' Set the slide transition duration (100 beats per minute)
        slide.SlideShowTransition.Duration = 60 / 100 ' Duration in seconds for 1 beat at 100
    Next slideIndex

    MsgBox "50 random notes have been generated in the presentation.", vbInformation
End Sub

```

```

Function ShiftNote(baseNote As String, shiftSemitones As Integer) As String
    Dim notes As Object
    Set notes = CreateObject("Scripting.Dictionary")

    ' Define the notes and their positions in semitones
    notes.Add "C", 0
    notes.Add "C#", 1
    notes.Add "D", 2
    notes.Add "D#", 3
    notes.Add "E", 4
    notes.Add "F", 5
    notes.Add "F#", 6
    notes.Add "G", 7
    notes.Add "G#", 8
    notes.Add "A", 9
    notes.Add "A#", 10
    notes.Add "B", 11

    ' Find the base note's position
    Dim basePosition As Integer
    basePosition = notes(baseNote)

    ' Calculate the new note's position
    Dim newPosition As Integer
    newPosition = (basePosition + shiftSemitones) Mod 12

    ' Handle negative mod
    If newPosition < 0 Then
        newPosition = newPosition + 12
    End If

    ' Convert back to note
    Dim newNote As String
    For Each note In notes.Keys
        If notes(note) = newPosition Then
            newNote = note
            Exit For
        End If
    Next note

    ShiftNote = newNote
End Function

```

Here's a step-by-step guide with the VBA code for this task:

1. Open PowerPoint and press Alt + F11 to open the VBA editor.
2. Insert a New Module by going to Insert > Module.
3. Paste the Following VBA Code into the module.
4. Run the Code by pressing F5 or by going back to PowerPoint and running the macro.

Explanation:

- GenerateRandomNotes Subroutine: This creates 50 slides, each with a random note from the G-flat major scale and applies a random shift of  $\pm 2$  semitones. Each slide's duration is set to match 100 beats per minute.
- ShiftNote Function: This function shifts a given note by a specified number of semitones and returns the resulting note. It uses a dictionary to map notes to their positions in the chromatic scale. You can adjust the ShiftNote function if you want a more sophisticated way to handle note names or avoid non-standard notes.

It even gave me instructions on how to insert the code into PowerPoint

## A prompt for Claude:

can you create a web based window I can run on my computer that display bass notes one at a time to help me learn to site read, and allows me to pick the string and the beats per minute

# Bass Sight Reading Trainer

Bass String:

All Strings (E, A, D, G) ▾

Tempo (BPM):

60

Volume:



70%

60 BPM



Start

Stop

Test Audio

**Some sample law firm prompts...**

Draft me a lease...

... for a condo

... that is standard freehold

... in Toronto

... with the following rent and terms x y z

... and puts the tenant in a stronger position than the landlord

... and is in plain language

... and considers the following governing documents for 187 Main Street Condo Corporation

- Lawyer can do these steps
- Precedent software can do (most of) this better and faster
- Where can AI help?
- **Dabbler danger!!!**

Getting what you really want with a more detailed prompt

1. Summarize a document
2. Create a chronology from these documents
3. Draft a document
4. Critique a document I drafted
5. Help me prepare responses to my opponent's document
6. Automate tasks

Common legal tasks AI can do

1. Based on these facts ....., prepare a case brief formatted for the Ontario Court of Appeal (for the University Avenue, Toronto courthouse), with me as counsel of record, supporting the submission that the Rule Against Perpetuities should not apply to my client. Look primarily to Ontario legislation and case law, but also considers legislation and case law from other Canadian Jurisdictions, the Canadian Supreme Court and the Commonwealth.
2. Please review the contents of my factum ... and tell me the strongest arguments in Ontario legislation and case law my opponent will raise against my submissions, considering in particular past decisions of Justice Justin Trudeau, but also legislation and case law from other Canadian Jurisdictions.
3. This is my opponent's factum ... Based on Alberta legislation and case law, what are the top 3 arguments that laches should not apply in the circumstances of this case, and four court decisions that privilege was waived when the contract was shared with the sub-contractor.

## Common legal work task prompt examples

ChatGPT:

*Create a PowerPoint on deferred indefeasibility in Ontario*

# Deferred Indefeasibility in Ontario

- Understanding Land Title Registration under the Land Titles Act
- Your Name
- Date

# Introduction

- What is land title registration?
- Why does indefeasibility matter?
- Relevance to Ontario real estate law

# Definitions

- Indefeasibility of Title: A registered owner's title cannot be challenged, except in limited circumstances.
- Deferred Indefeasibility: Protection applies only to a subsequent bona fide purchaser, not the immediate one.

# Land Titles Act (Ontario)

- Ontario operates under the Land Titles system.
- Codifies principles of indefeasibility.
- Section 78: Registration confers title subject to certain exceptions.

# Immediate vs. Deferred Indefeasibility

- Immediate Indefeasibility: Title secure upon registration (e.g., B.C.)
- Deferred Indefeasibility: Title secure upon subsequent registration (e.g., Ontario)
- Higher risk for first purchaser in fraudulent transactions

# Key Case – Law Society of Upper Canada v. Registrar of Titles (2007 ONCA 474)

- Facts: Mortgage fraud and subsequent registration
- Court confirmed deferred indefeasibility as Ontario's standard
- Protection applies to subsequent innocent purchaser, not fraudulent first buyer

# Why Deferred Indefeasibility?

- Balances fraud prevention with transactional certainty
- Encourages due diligence by first purchasers
- Limits unjust enrichment from fraudulent dealings

# Criticisms & Challenges

- May create unfairness for good faith first purchasers
- Fraud victims may not be fully protected
- Calls for reform or stronger fraud prevention

# Comparison with Other Jurisdictions

- B.C. – Immediate indefeasibility
- Australia – Generally immediate indefeasibility
- Ontario – Deferred indefeasibility (hybrid approach)

# Summary

- Ontario follows deferred indefeasibility
- Protects subsequent good-faith purchasers
- Based in case law and statutory interpretation
- Important for legal professionals in real estate

# Questions?

- Invite questions from the audience
- Provide your contact info (optional)

# AI Types

## Generative AI

- Provide information
- Respond to prompts
- Use LLMs
- Output oriented

## AI Agents

- Perform tasks
- Follow instructions
- Use designated tools
- Goal oriented

## Agentic AI

- Exhibit agency
- Make choices
- Determine own methods
- Goal driven

- Standalone or “in the water”
- Off the shelf agents and DIY agents

- In the water
  - Copilot
  - Clio and LEAP have built-in AI
- LLMs
  - ChatGPT
  - Claude
  - Gemini
- Agents
  - Auto-GPT
  - Zapier
- iOS and Android apps
- Review LegaltechHub list

Where to start

# Copilot pilot uses at LAWPRO

- Summarizing the claim notice report and pleadings when reviewing a new incident
- Providing a timeline and list of relevant parties when reviewing a new file or statement of claim
- For multiple defendants, quickly summarizing the allegations and relief sought against one party
- Providing specific references to paragraphs where pleadings, motion materials, or a decision refer to our insured
- Reviewing / proofreading emails and letters
- Searching our internal claims policies or documents for a specific issue or information
- Summarizing unread emails after an absence, and ranking them by urgency
- Prepare for meetings (especially the daily morning meeting) by summarizing previous discussions and generating detailed follow-ups and action items.
- Generate meeting transcripts, create meeting summaries and action items
- Finding document shared or topic discussed at past meeting
- Quickly locate specific emails and documents by including sender, subjects, or keywords
- Summarizes lengthy email threads and highlights any outstanding action items that require my attention.
- Draft and document new or updated workflow processes for our team.
- Compose emails efficiently, whether for updates, follow-ups, or formal communications.
- Search topics or keywords within my OneNote notebooks, which helps me retrieve relevant notes without manually scanning through pages.
- Analyzing data in Excel

- Don't be afraid to play
- Try them out
- Use paid version
- Check configurations
- Work on your prompt skills
- Be conversational
- Review and verify answers!
- [An Opinionated Guide to Using AI Right Now – Ethan Mollick](#) (October 18, 2025 at [oneusefulthing.org](https://oneusefulthing.org))

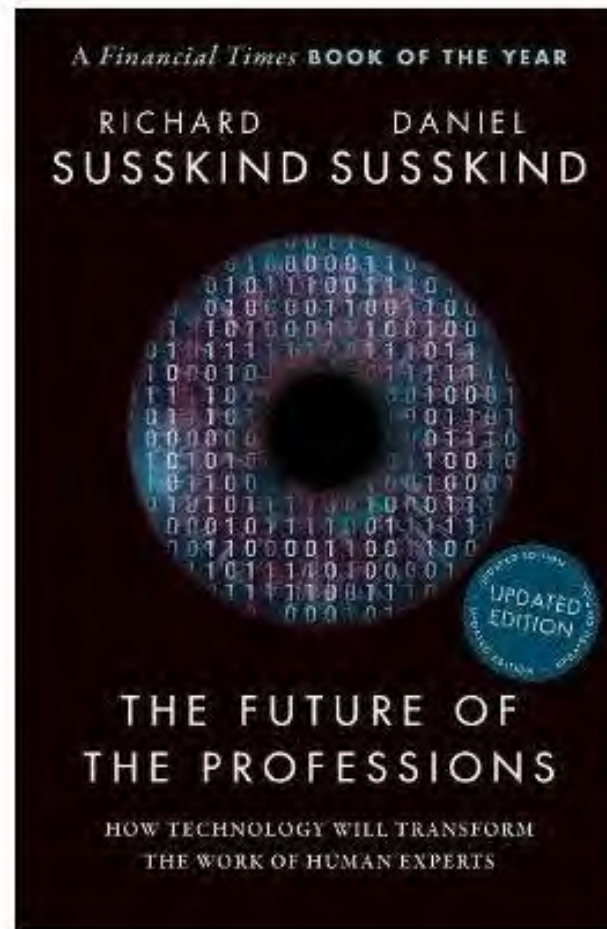
Tips for diving into AI

# Great near and longer term perspectives



[Link](#)

# And for a broader perspective on the future of legal services



“We always overestimate the change that will occur in the next two years and underestimate the change that will occur in the next ten. Don't let yourself be lulled into inaction.”

*Bill Gates*

# Closing Remarks



# Risk Management Credit for Today

- Go to your My LAWPRO
- Go to Risk Management Credit
- Using the drop-down menu under Program Name  
    Select: LAWPRO Roadshow (first credit) – press submit  
    Then select: LAWPRO Roadshow (second credit) – press submit