

LAWPRO ROADSHOW

Toronto 2026

Presented by:

Dan Pinnington, President & CEO

Safiyya Vankalwala, PracticePRO Manager & Counsel

Leanne Fasciano, Communications Counsel

Dexter Jao, TitlePLUS Business Development Representative

Alison Brown, TitlePLUS Business Development Representative

AGENDA

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

[Link](#)

LAWPRO 101

Follow us on    



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

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- Claims
- FAQs
- Excess Insurance
- Risk Management
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About

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History

- The “insurance crisis” led to our creation in 1995
- Law Society Upper Canada Insurance Fund had \$180M (\$400M) in unfunded claims after real estate market crashed
- 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 incorporated

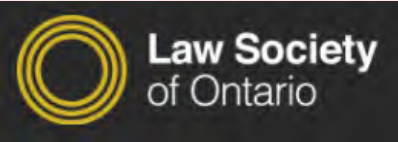
Mandate given to LPIC by Convocation

- 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 **45,000** other LSO licensees
- Excess insurance for firms <50 lawyers
- TitlePLUS supports real estate bar
- PracticePRO helps with claims prevention



Negligence

- Fail to meet practice standards
- Fail to know or apply the law

Policy obligations

- Report real or potential claim
- Pay premiums and levies

LAWPRO obligations

- Defend real or potential claims
- Indemnify if error

Insurance

Service issues

- Fail to communicate, report or follow client instructions
- Improper withdrawal
- Fail to supervise staff
- Breach of confidentiality or fiduciary duty
- Breach of undertakings

Financial

- Mishandling trust funds
- Misappropriation

Conflicts of interest

- Business relationship with client
- Multiple client conflict

Regulator

Integrity

- Conduct unbecoming
- Criminal charges
- Discriminatory conduct
- Sexual misconduct

Financial

- Excessive/improper Fees
- Intentional theft (**Compensation Fund**)

Governance

- Pay annual fees
- Fail to maintain books/records
- Practice while suspended
- Fail to cooperate
- Advertising

Special applications

- Readmission
- Capacity
- Competency
- Suspensions

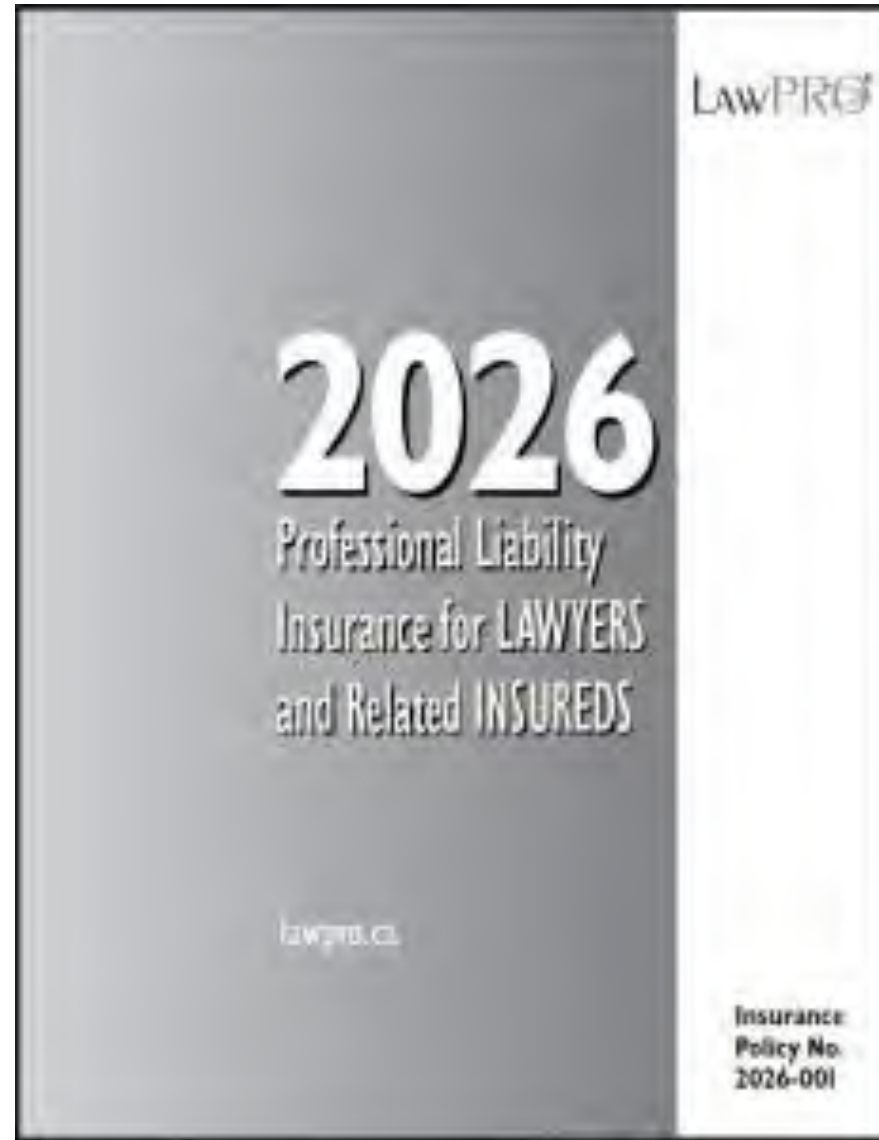
How LAWPRO Benefits the Profession

- Guaranteed insurance for all lawyer licensees
- Consistent coverage for all lawyer licensees
- Make reasonable settlements where a lawyer truly made a mistake and defend 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 or reduce impact of potential error (repairs)
- Automatic, free lifetime 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

Commercial Insurer vs. LAWPRO

- Higher premiums (commercial insurers want a profit)
- Insurance broker commission (+15% premium)
- Insurer 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, paralegal partners and non-lawyer partners in Multi-Discipline Partnerships
- Base premium \$3,250
- 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
- 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 (CPATA)

Premiums reflect risks...

Premium Discounts

- Risk management credit Up to \$100
- New call discount
 - 20-50% first 4 years
- Restricted area of practice discount
 - 50% criminal/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 conflict of interest claims
- Additional deductible of \$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](#)

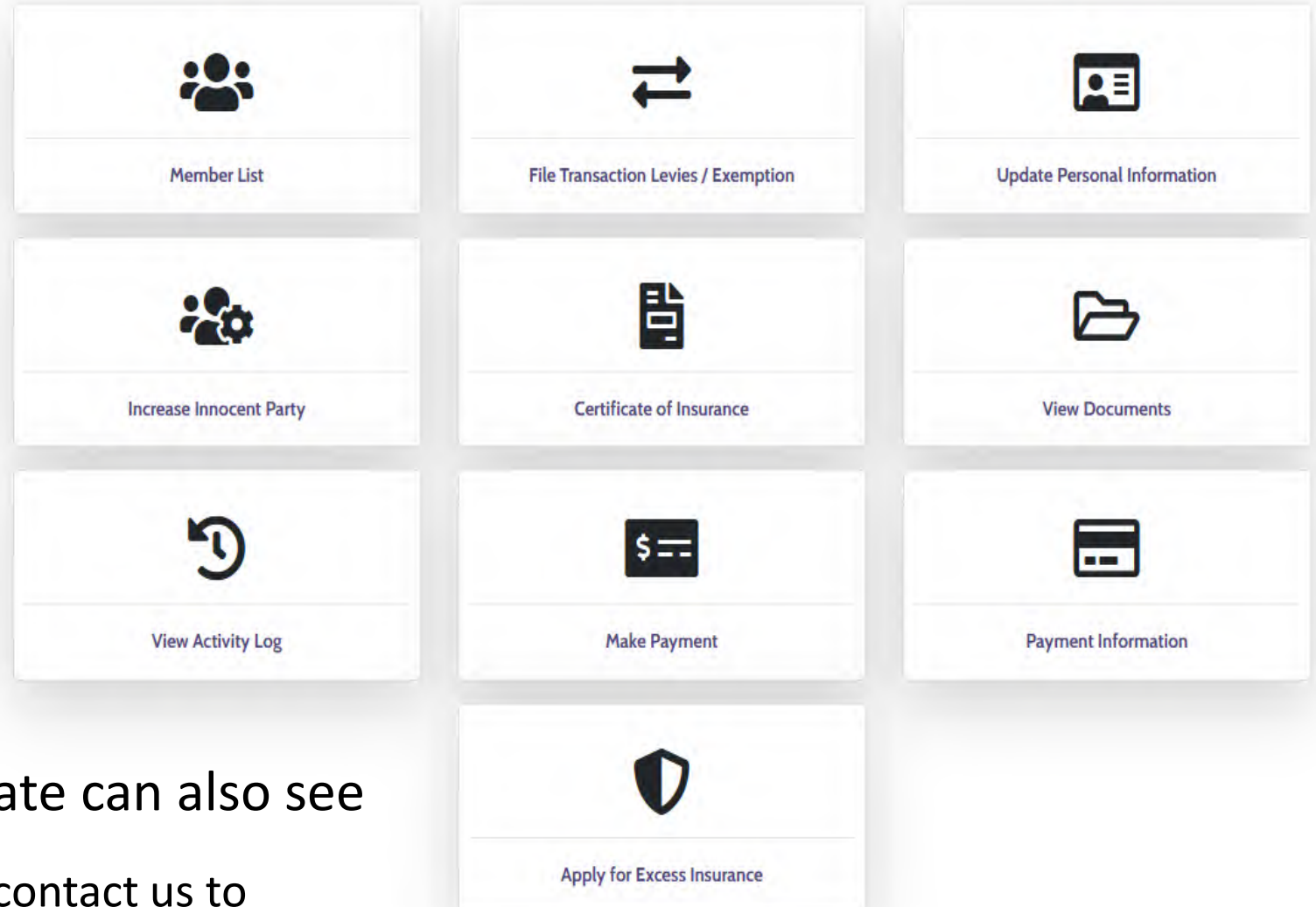
[Link](#)

Top 6 things you can do at My LAWPRO

1. Renewal: Renew your yearly policy
2. Premiums: Pay your premiums and update payment method
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 tile that Managing Partner can access

- Firm application
- Firm contacts



- Managing Partner Designate can also see
 - Managing Partner should contact us to designate someone

Reporting a Claim



50% LAWPRO insureds report
at least one claim during their career

When to Report

1. Received a statement of claim or notice of claim

OR

2. You are aware of circumstances that will or may lead to a claim

- Allegation of negligence
- 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



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

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 with details of your situation.

[Link](#)

After you Report

- Claim report routed to New Claims, Litigation, or Specialty unit
- A Claims Professional at LAWPRO evaluates the circumstances to identify the most appropriate response
- Issues are addressed through loss prevention, repairs, settlements, or defenses
- Claims Professionals manage claim, and work closely with outside defense counsel if there is litigation
 - If there is no obvious error or damages LAWPRO will defend

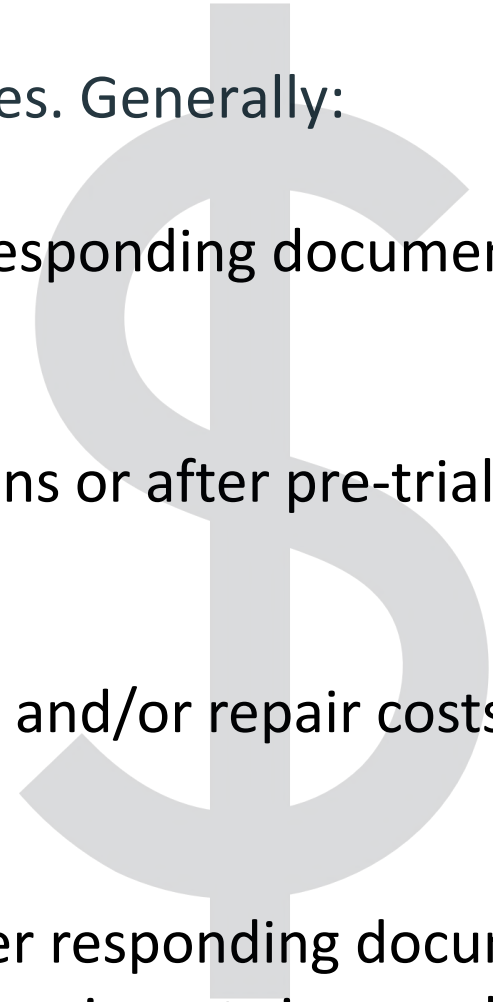
Repair

- 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

Triggered when there are investigation and defense expenses. Generally:

- 50% of deductible – when Statement of Defence or any responding documents are submitted
- 50% of deductible - 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 History Levy Surcharge (increase in premium)

Applies when there is an indemnity payment made pursuant to a settlement, judgment, or award.

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

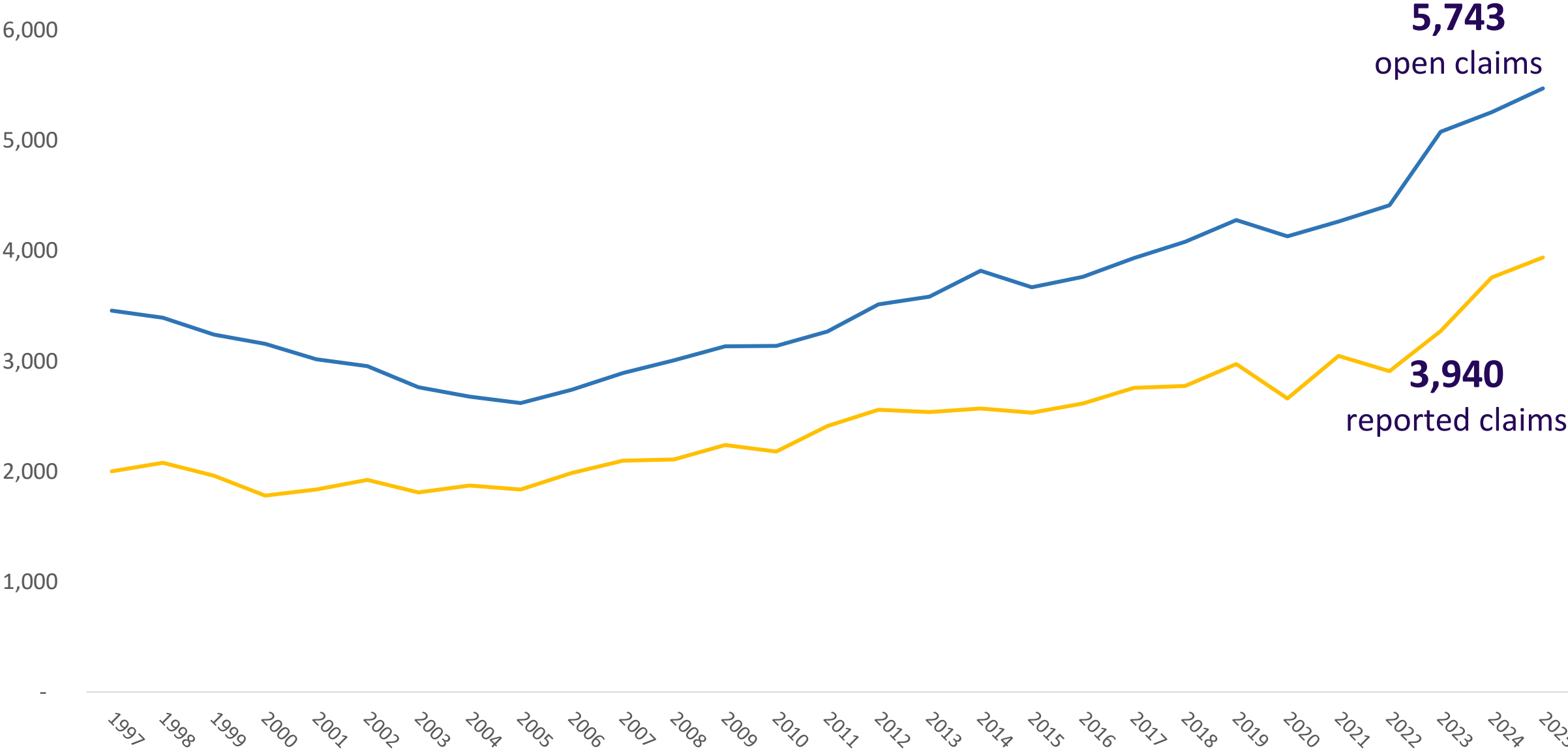
See [Endorsement No. 4](#) of the Policy

[Link](#)

Claim Trends

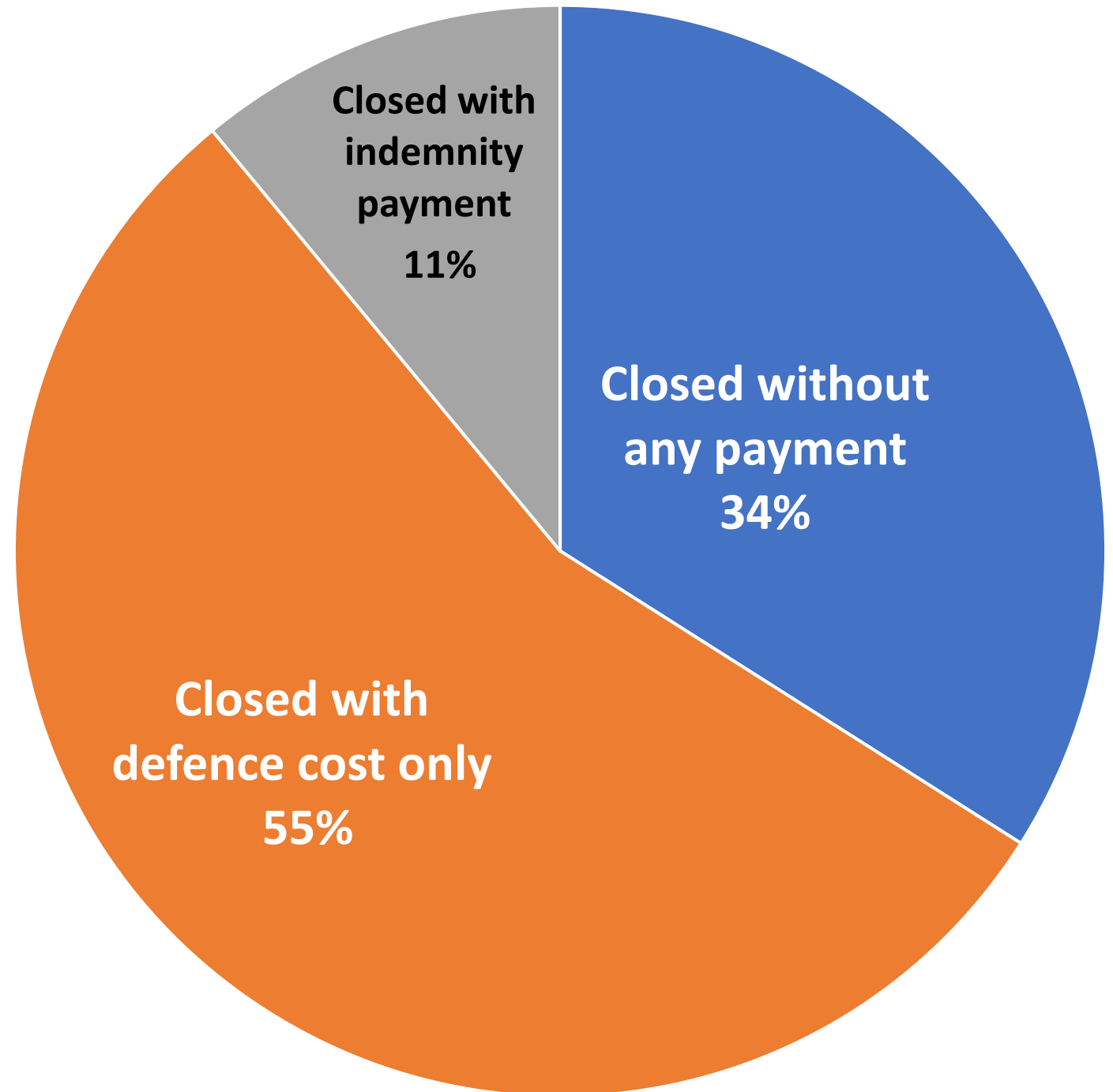


Reported and open claims



Claims by Outcome

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



Claim statistics

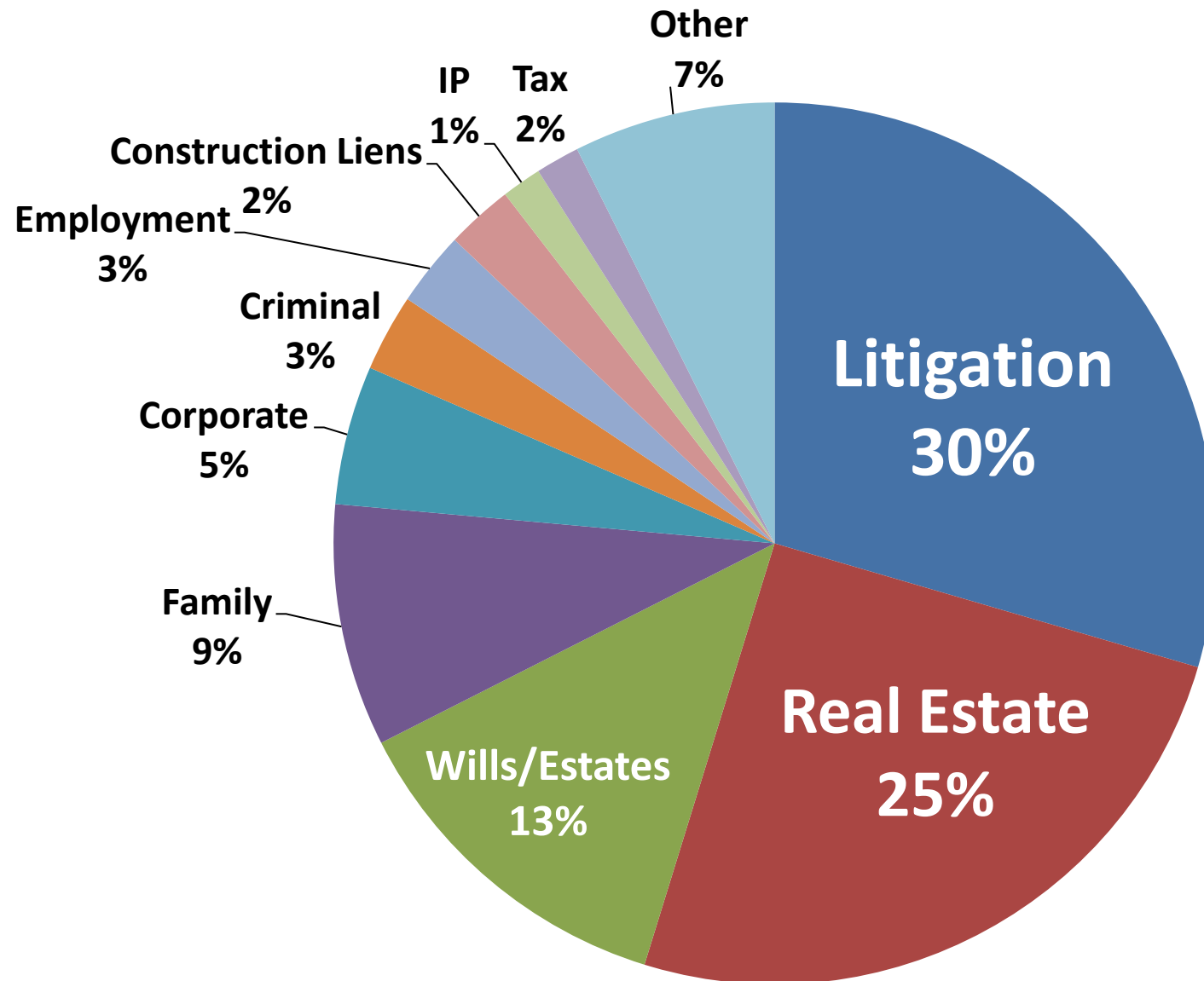
Claims are typically reported 2 - 3 years after the service is provided

Most claims activity during 6 - 25 years in practice

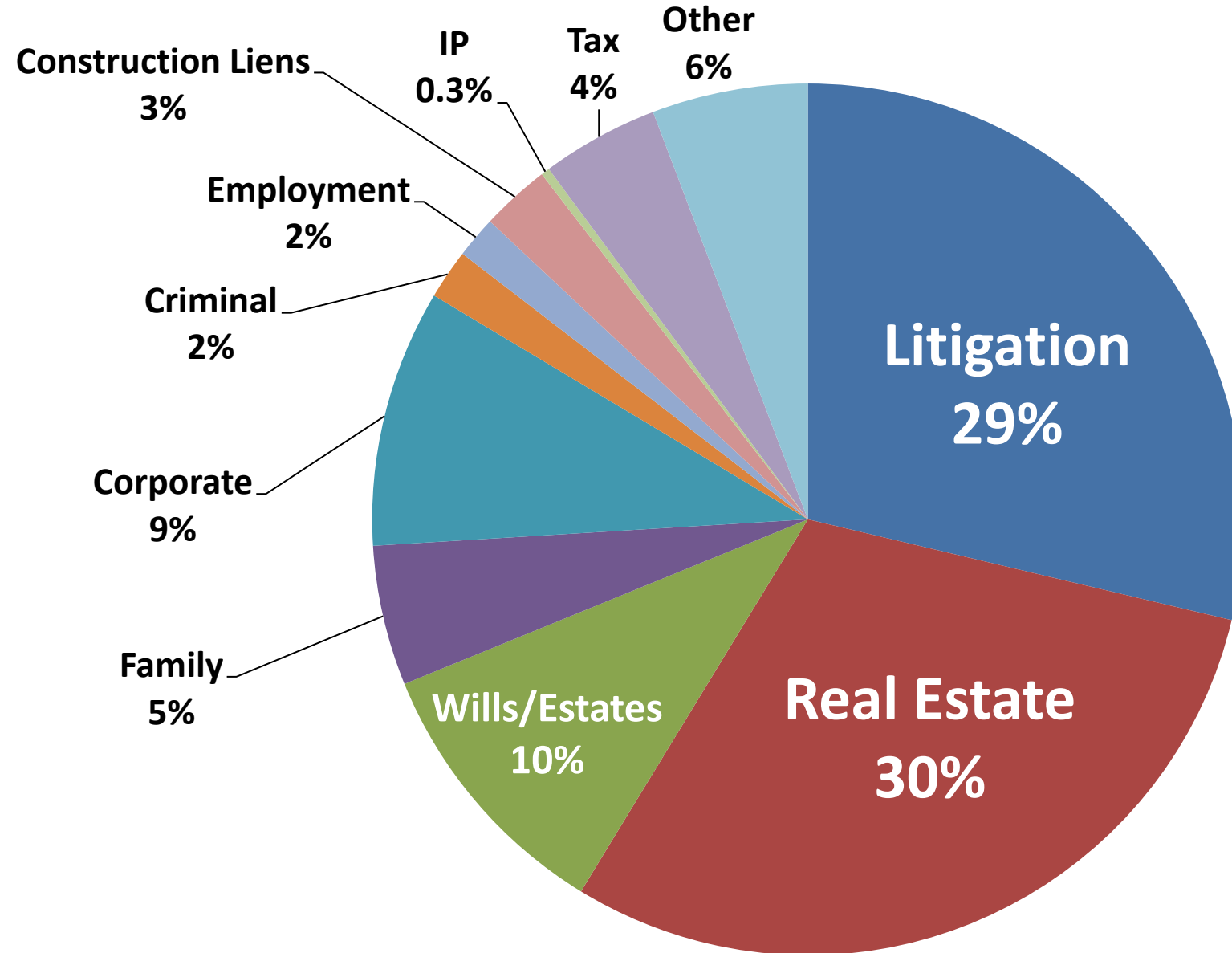
Claim type is consistent regardless of size of firm

No claims sensitivity for any geographical region

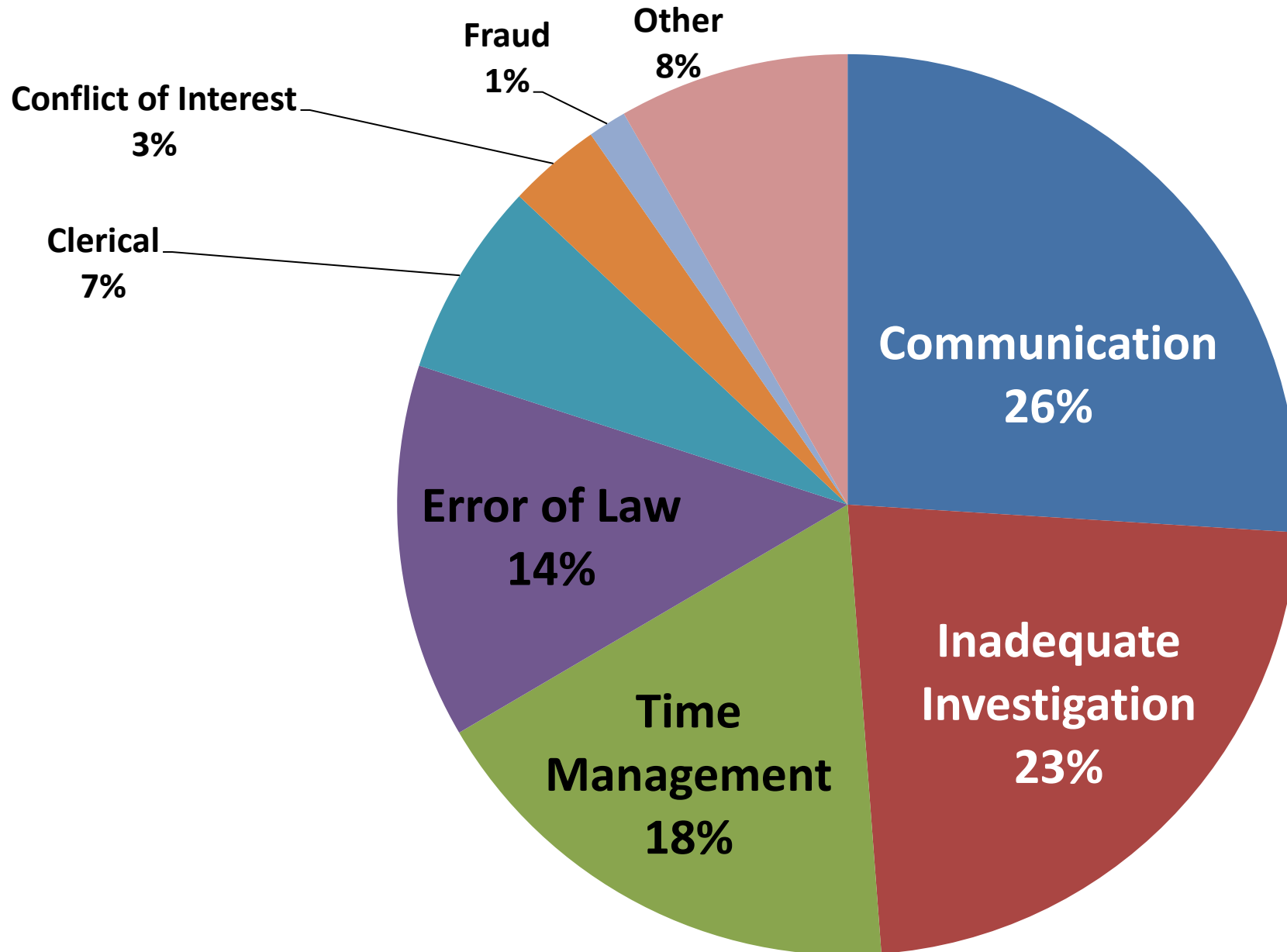
LAWPRO claims by area of law (count 2015-2025)



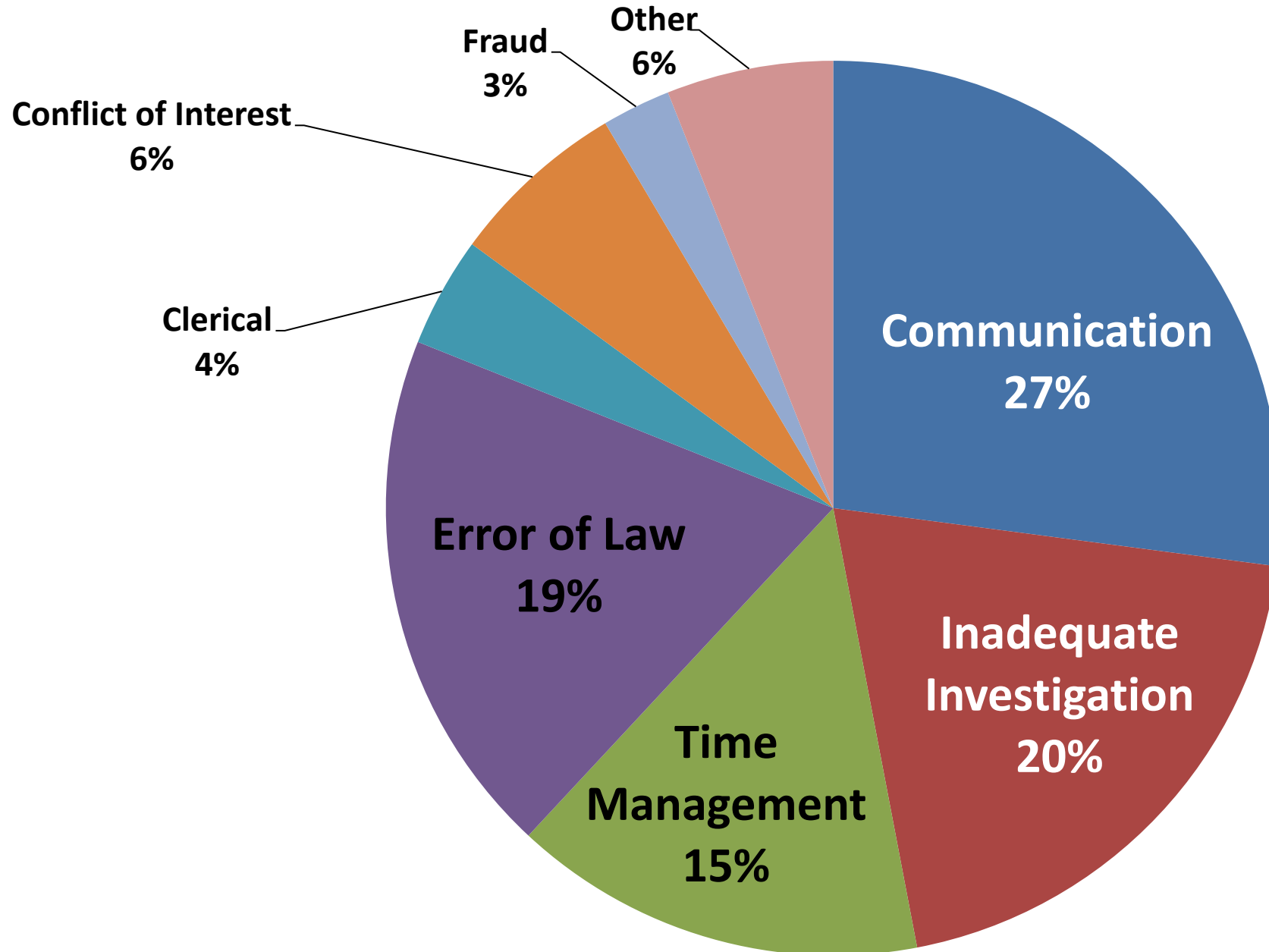
LAWPRO claims by area of law (cost 2015-2025)



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



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



Poor Communication

Failure to follow
client's instructions

Failure to obtain
consent/inform
client

Poor
communication
with client

Often, he/she/they said...

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, not digging deep
enough and not documenting!**

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

Substantive Law

- Legislation
- Regulations

Case Law

- Recent decisions

Clerical/Delegation Errors

Misfiled or lost documents

Basic clerical errors

Not completing critical steps

Lack of training, supervision or poor delegation



Tips to Manage Your Risks



File Handling Procedure

Formal Processes

Written retainer

Checklists and systems

Interim and final reporting letters

File retention policy

Conflict check

Follow firm procedure

Listen to your instinct: who is your client?

Take action when conflict is identified

Create a Paper Trail

Confirm information, instructions, advice and work done in writing

Get signed directions on major decisions

Make detailed contemporaneous docket

Use written offers to settle

Send interim and final accounts and reporting letters

Be clear when retainer is over

How long do 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

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

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

Friends and Family as Clients

Potential issues:

- Dabbling
- Conflicts
- Informality trap
- Clouded judgment
- Managing expectations

Recommended alternatives:

- Refer the matter
- Set clear objectives and boundaries

Be careful with Precedents

All too frequently we see:

- Ambiguous clauses
 - Conflicting clauses
 - Missing clauses
-
- Copy and paste is dangerous!!



Get a Mentor!

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

[Link](#)



Malpractice Claims Fact Sheets

LAWPRO REAL ESTATE CLAIMS FACT SHEET



RISK MANAGEMENT TIPS

- Meet clients in person if you can.** Meet with the client in person if you can. This is the best way to build a relationship and understand the client's needs. It also allows you to identify potential issues early on.
- Reveal the limits of your policy.** Make sure you understand the limits of your policy and disclose them to your clients. This helps them understand what they are getting and what they are not getting.
- Document your conversations.** Document your conversations with clients and make sure you have a written record of everything you discuss. This helps protect you in the event of a claim.
- Don't give your client a check or cash.** Don't give your client a check or cash until you have received your payment. This helps protect you in the event of a claim.
- Review the title insurance policy.** Review the title insurance policy with your client and make sure they understand what they are getting and what they are not getting.

LAWPRO WILLS AND ESTATES CLAIMS FACT SHEET



RISK MANAGEMENT TIPS

- Ask clients to provide a power of attorney.** Ask clients to provide a power of attorney so you can act on their behalf if they become incapacitated. This helps protect you in the event of a claim.
- Take time to explain the details of your will.** Take time to explain the details of your will to your clients. This helps them understand what they are getting and what they are not getting.
- Confirm to sign your will.** Confirm to sign your will with your clients and make sure they understand what they are getting and what they are not getting.
- Don't talk to family members or friends.** Don't talk to family members or friends about your will. This helps protect you in the event of a claim.

LAWPRO CRIMINAL CLAIMS FACT SHEET



RISK MANAGEMENT TIPS

- Know the client's criminal record.** Know the client's criminal record and make sure you understand what they are getting and what they are not getting.
- Keep the client's name off the public record.** Keep the client's name off the public record to protect their privacy. This helps protect you in the event of a claim.
- Don't give personal information.** Don't give personal information to your clients. This helps protect you in the event of a claim.
- Don't talk to family members or friends.** Don't talk to family members or friends about your client's case. This helps protect you in the event of a claim.

LAWPRO IMMIGRATION CLAIMS FACT SHEET



RISK MANAGEMENT TIPS

- Don't guarantee a result.** Don't guarantee a result to your clients. This helps protect you in the event of a claim.
- Draw the changes in the law and program.** Draw the changes in the law and program to your clients. This helps them understand what they are getting and what they are not getting.
- Don't give personal information.** Don't give personal information to your clients. This helps protect you in the event of a claim.
- Don't talk to family members or friends.** Don't talk to family members or friends about your client's case. This helps protect you in the event of a claim.

LAWPRO EMPLOYMENT LAW CLAIMS FACT SHEET



RISK MANAGEMENT TIPS

- Review the law.** Review the law and make sure you understand what they are getting and what they are not getting.
- Don't give personal information.** Don't give personal information to your clients. This helps protect you in the event of a claim.
- Don't talk to family members or friends.** Don't talk to family members or friends about your client's case. This helps protect you in the event of a claim.

LAWPRO CORPORATE/COMMERCIAL CLAIMS FACT SHEET



RISK MANAGEMENT TIPS

- Carry liability insurance.** Carry liability insurance to protect you in the event of a claim.
- Follow the client's contract.** Follow the client's contract and make sure you understand what they are getting and what they are not getting.
- Take time to explain the details of your contract.** Take time to explain the details of your contract to your clients. This helps them understand what they are getting and what they are not getting.
- Don't give personal information.** Don't give personal information to your clients. This helps protect you in the event of a claim.
- Don't talk to family members or friends.** Don't talk to family members or friends about your client's case. This helps protect you in the event of a claim.

LAWPRO FAMILY LAW CLAIMS FACT SHEET



RISK MANAGEMENT TIPS

- Don't give personal information.** Don't give personal information to your clients. This helps protect you in the event of a claim.
- Don't talk to family members or friends.** Don't talk to family members or friends about your client's case. This helps protect you in the event of a claim.
- Carry liability insurance.** Carry liability insurance to protect you in the event of a claim.
- Follow the client's contract.** Follow the client's contract and make sure you understand what they are getting and what they are not getting.
- Take time to explain the details of your contract.** Take time to explain the details of your contract to your clients. This helps them understand what they are getting and what they are not getting.

LAWPRO FRANCHISE LAW CLAIMS FACT SHEET



RISK MANAGEMENT TIPS

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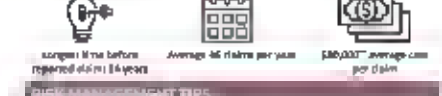
LAWPRO LITIGATION CLAIMS FACT SHEET



RISK MANAGEMENT TIPS

- Don't give personal information.** Don't give personal information to your clients. This helps protect you in the event of a claim.
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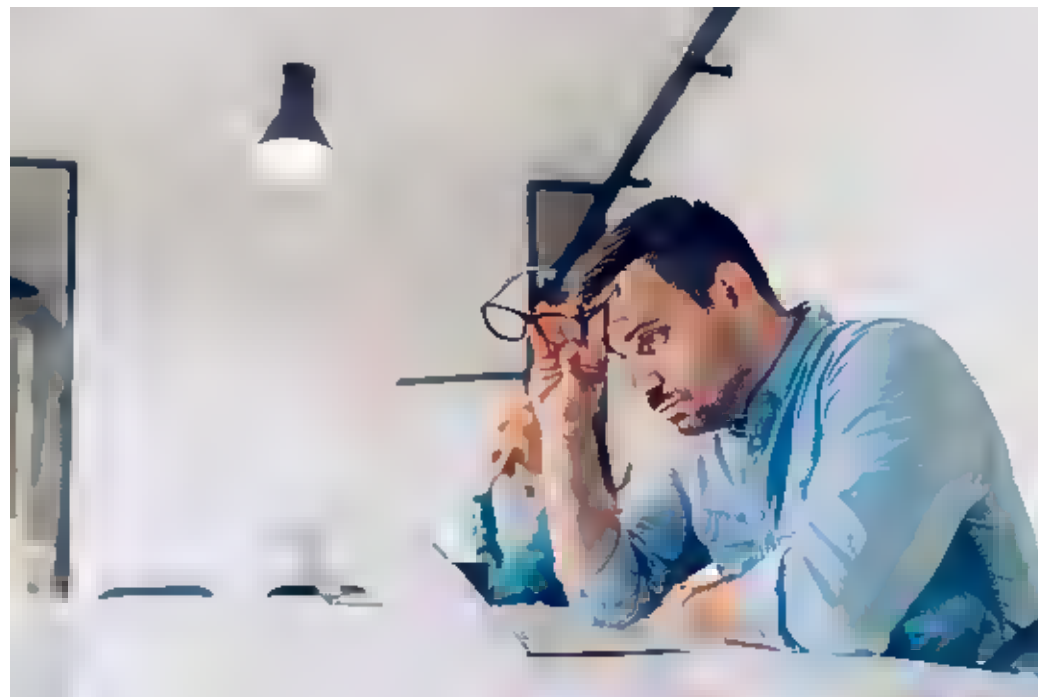
LAWPRO IP LAW CLAIMS FACT SHEET



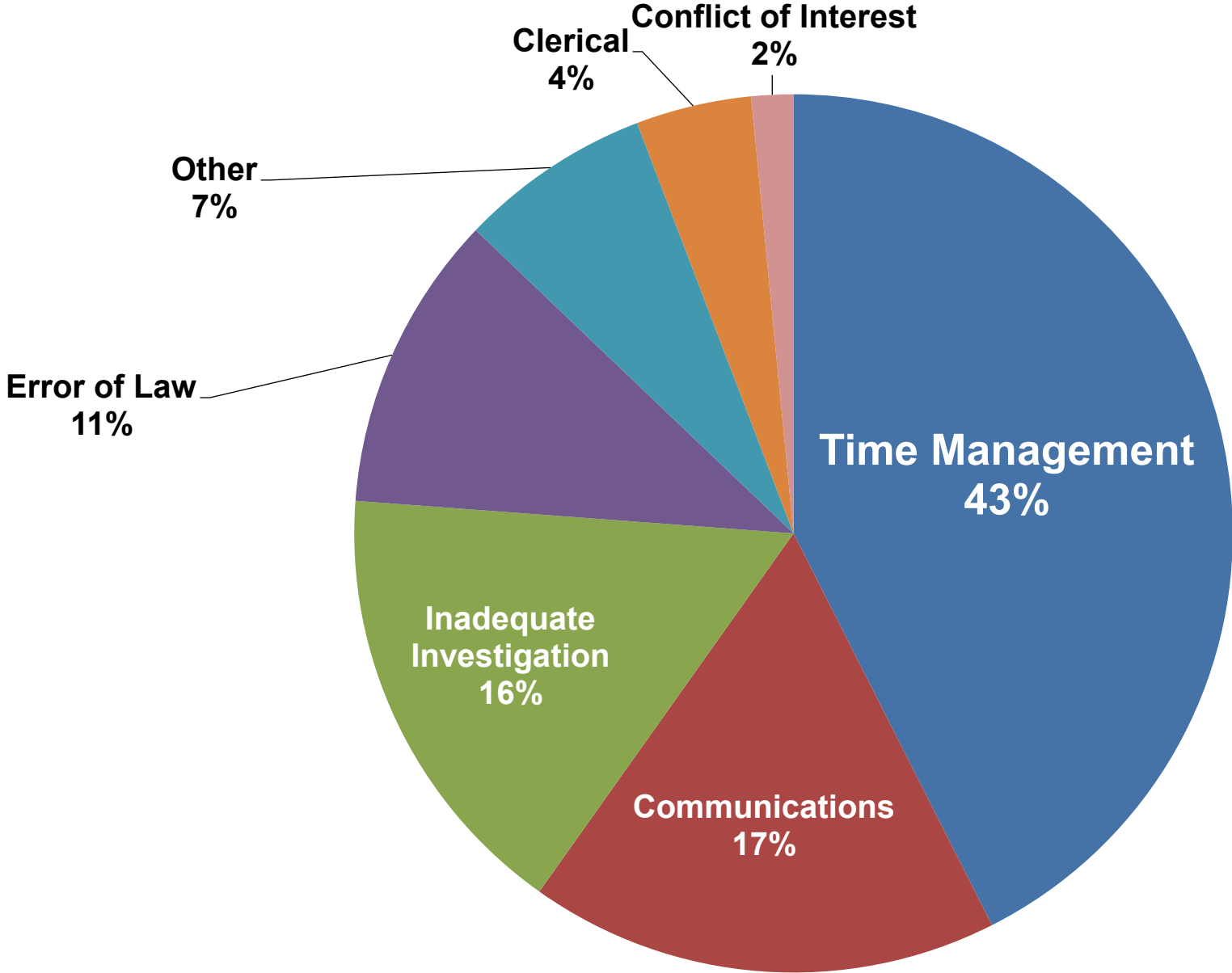
RISK MANAGEMENT TIPS

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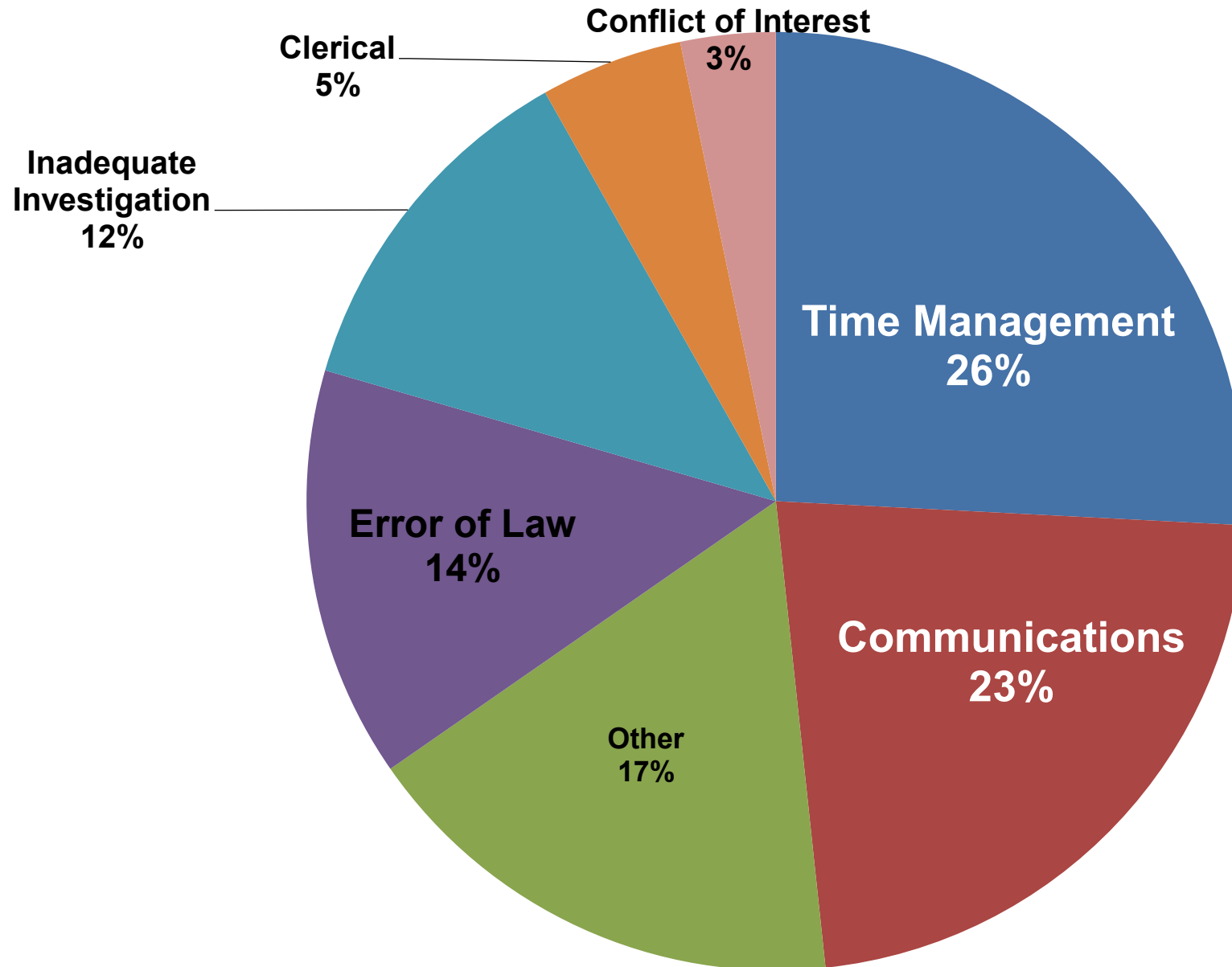
Current Claim Issues



Plaintiff litigation claims (2015-2025)



Defence litigation claims (2015-2025)



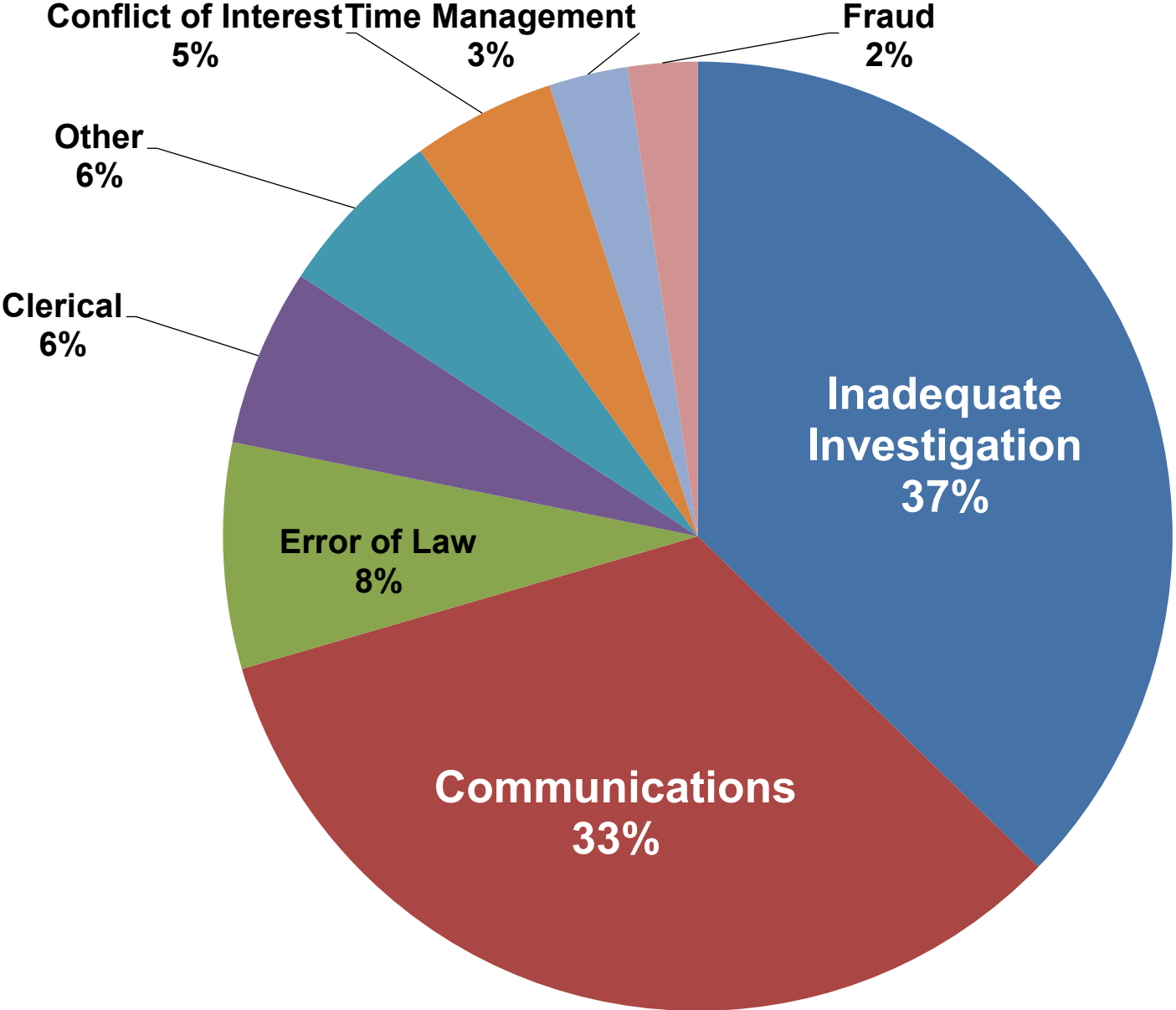
Administrative Dismissal

- 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)



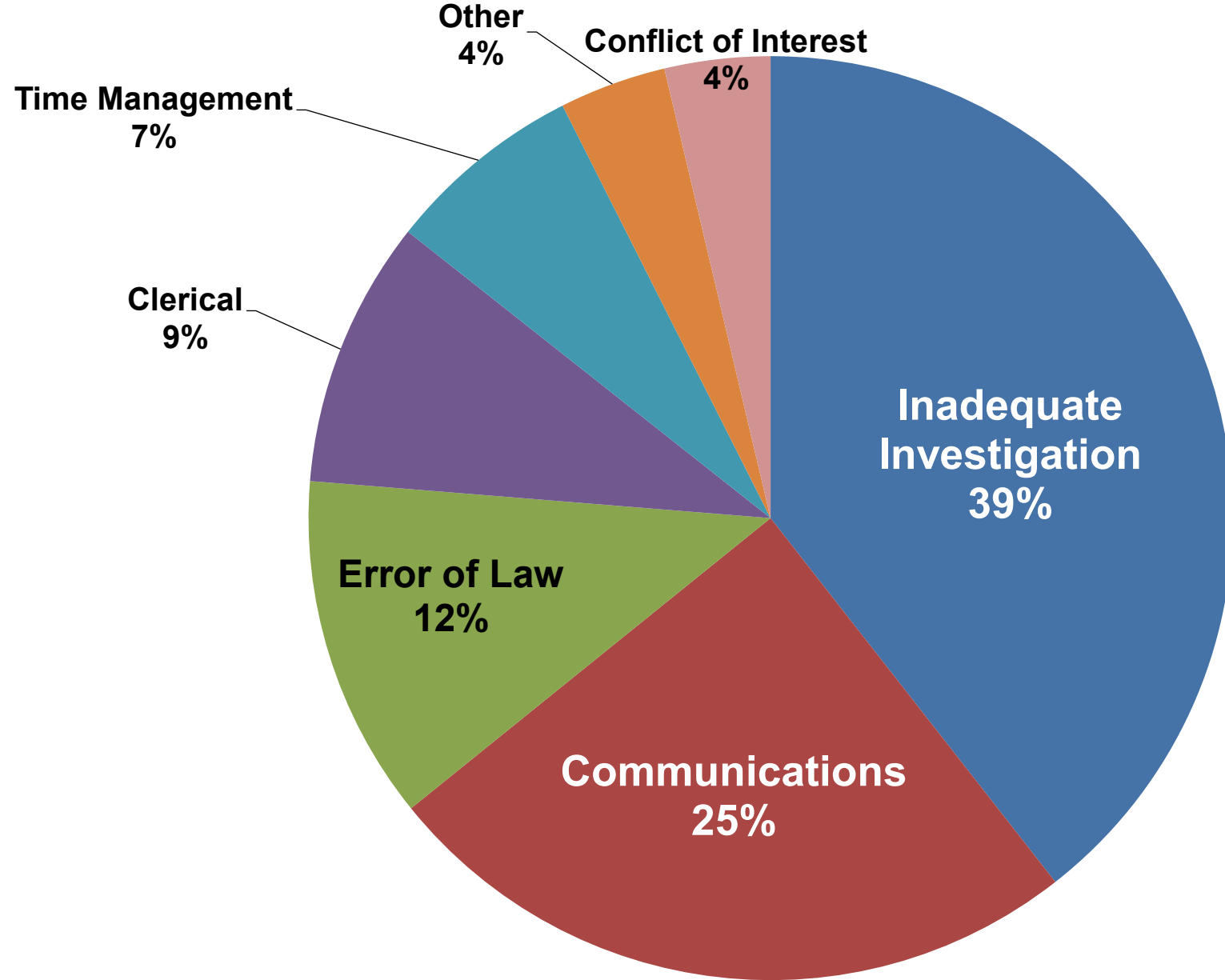
Inadequate Investigation

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)
RL1
- 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

Wills & Estates claims (2015-2025)



Inadequate Investigation

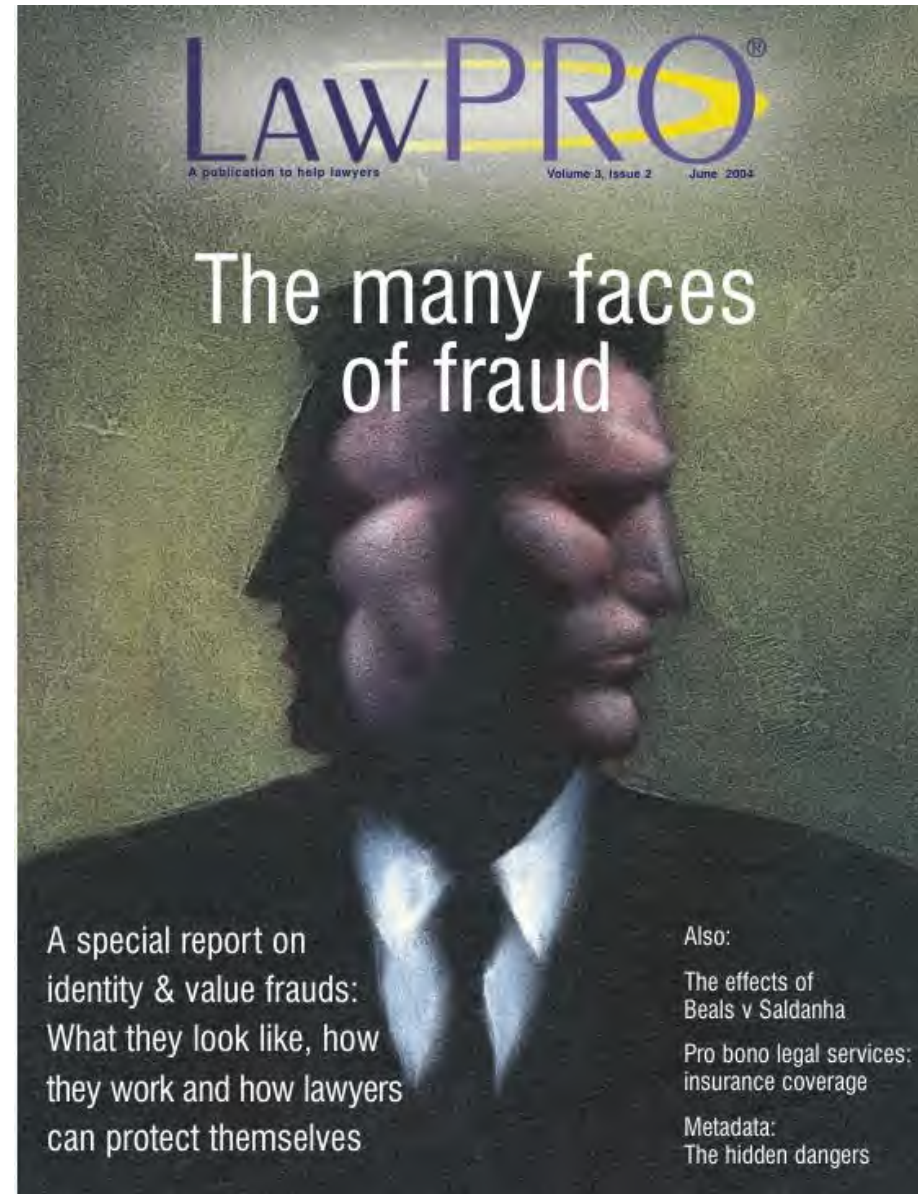
Examples:

- Failure to ask the testator what their assets are
- Not inquiring about the existence of a prior will
- Not doing a title search or verifying ownership of assets
- Not digging into more detail about the status of relationships (spouse, step-children)

Fraud and Cyber claims



June 2004



December 2013



[Link](#)

Fraud/Cyber Claims Statistics and Trends

- 100 per year costing \$2.2 million/year
- Individually tens to hundreds of thousands of 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



Social Engineering

Phishing

Cybercrime

Wire frauds

Real estate scams

Corporate frauds

Bad cheque fraud

Internal frauds

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



[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."

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 a 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

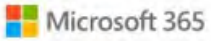
MS Corporation, One MS Way, Redmond, WA 98052

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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The information contained in this communication from the sender is confidential. It is intended solely for use by the recipient and others authorized to receive it. If you are not the recipient, you are hereby notified that any disclosure, copying, distribution or taking action in relation of the contents of this information is strictly prohibited and may be unlawful.

Wire Fraud

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

How to ensure you have secure funds

[Link](#)

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
Super Professional Security Company

FRAUD WATCH

If you aren't completely sure a matter is legitimate, terminate the retainer.
If you've been asked to do something that seems irregular, ask questions.
If it looks too easy or sounds too good to be true, it probably is.

[Link](#)

Wire Fraud

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](#)

[Link](#)

Real Estate Fraud

Faking to be the home-owner:

- sell the property and take the proceeds
- mortgage the property and take the mortgage proceed

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
Lawyers' Professional Indemnity Company

FRAUD WATCH

BANK

If you aren't completely sure a matter is legitimate, terminate the relation.
If you've been asked to do something that seems irregular, ask questions.
If it looks too easy or sounds too good to be true, it probably is.

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
- 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?

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

CORPORATE ID FRAUD

Changing or stealing the identity of corporate property owners is commonly accomplished by filing a notice naming imposter directors and officers, using fake ID for the real directors and officers or changing the address of the registered office. The fraudsters then retain a lawyer to help sell or mortgage the corporation's property.

LawPRO[®]
Smart. Professional Identity Coverage.

FRAUD WATCH

If you aren't completely sure a matter is legitimate, terminate the retainer.
If you've been asked to do something that seems irregular, ask questions.
If it looks too easy or sounds too good to be true, it probably is.

Link

Bad Cheque Frauds

- 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
Lawyer Professional Indemnity Company

FRAUD WATCH

If you aren't completely sure a matter is legitimate, terminate the retainer.
If you've been asked to do something that seems irregular, ask questions.
If it looks too easy or sounds too good to be true, it probably is.

Link

Internal Office Fraud

- 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.)

INTERNAL OFFICE FRAUD

Is the fraudster in your office?
Not all fraudsters are strangers. Even partners, associates, law clerks or other employees can be fraudsters.

LawPRO
Lawyer Professional Liability Company

FRAUD WATCH

If you aren't completely sure a matter is legitimate, terminate the relation.
If you've been asked to do something that seems irregular, ask questions.
If it looks too easy or sounds too good to be true, it probably is.

“Call Before You Click”



Call before you click!



Train your lawyers and
staff



Warn your clients

Fraud Prevention Efforts Work!

Follow us on    



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

- Home
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- Practice Aids
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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



[VIEW ISSUE ARTICLES](#)

[Link](#)



[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
- No need to enter common title matters
- Complete commercial applications in Ontario online

CLEAR WORDING

- Simplified language so clients understand what they are getting
- Most policies automatically include legal service coverage

UNDERWRITING TO EASE BUSINESS

- Majority of policies are auto-generated
- Searching efficiencies save time
- 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
- Expert guidance from lawyers (all underwriters are lawyers)
- Easy sign-up and instant quotes

Excess Insurance



5-15 claims hit \$1M Primary Program limit each year

Excess Program

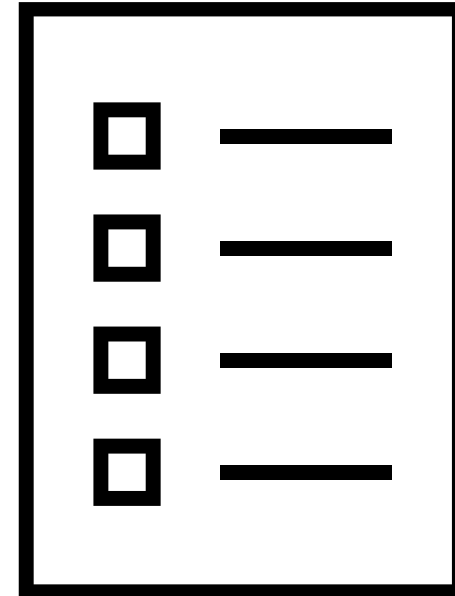
- Launched in 1997 to meet market need
- Sits on top of Primary Program
- Limits up to \$19 million per claim/aggregate
- Designed for small to mid-law firms; Firms are named insured
- Currently, 1747 firms approximately 4225 lawyers
- Benefit: You only have to submit one claim to LAWPRO
- Benefit: Automatic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



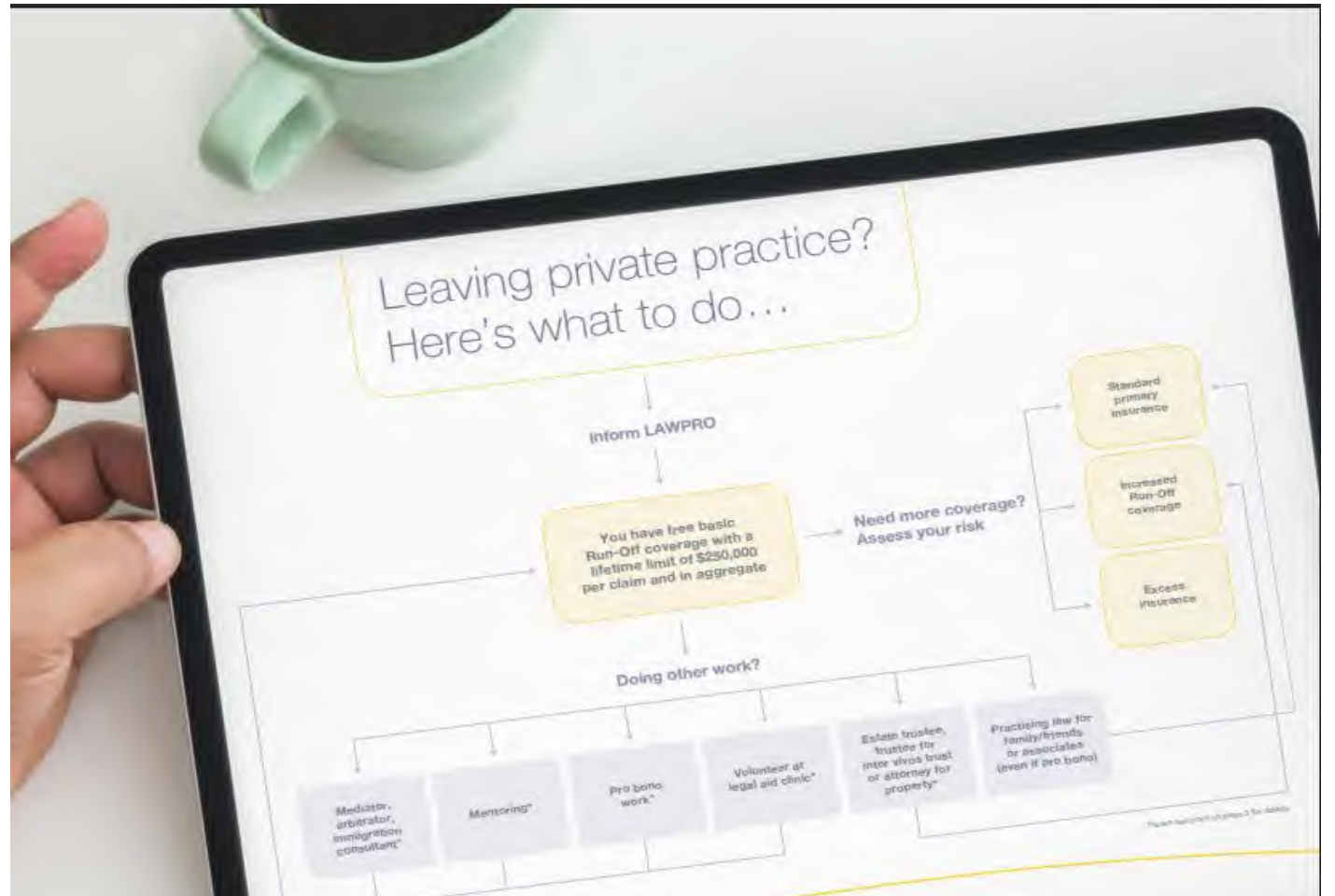
Assess Yourself

Take LAWPRO's checkbox Exposure Test

[Link](#)



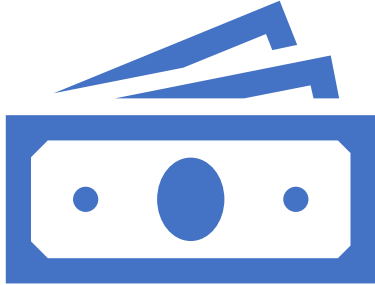
When you leave Private Practice



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

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**

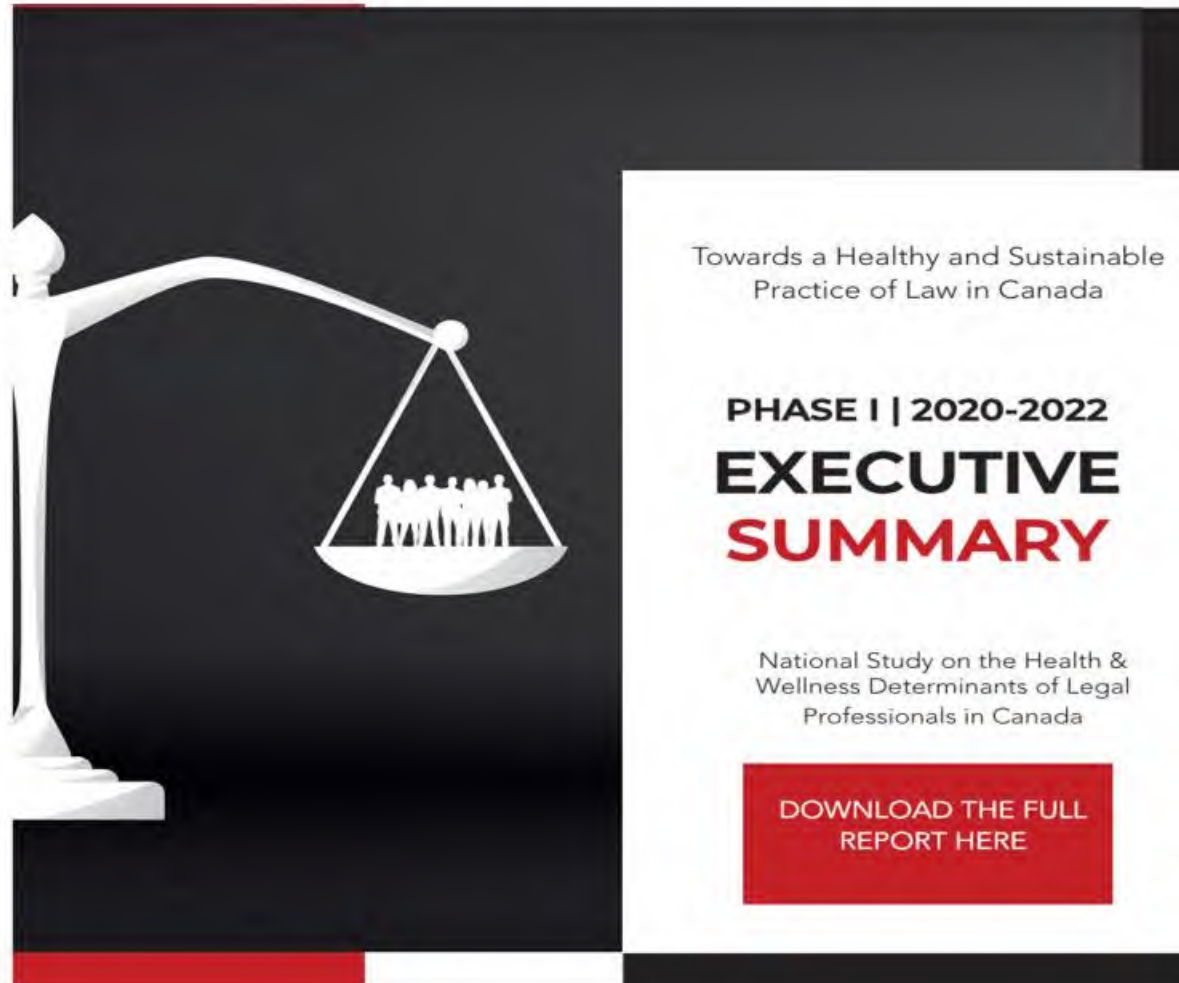
Succession Planning

- January 1, 2025, LSO requirement:
 1. Develop client contingency plan ([LSO Client contingency planning](#)) **Link**
 2. Appoint a plan administrator
- Plan administrator must:
 - 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

Wellness and Mental Health



National Study on the Health & Wellness Determinants of Legal Professionals in Canada



Towards a Healthy and Sustainable
Practice of Law in Canada

PHASE I | 2020-2022
EXECUTIVE
SUMMARY

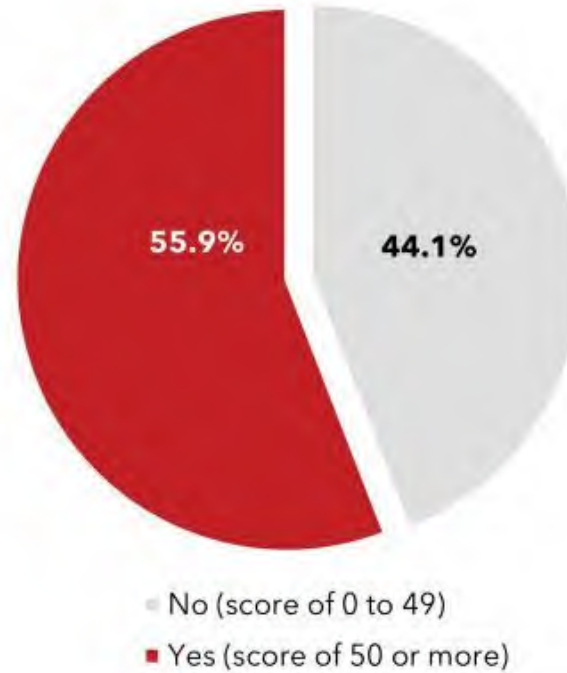
National Study on the Health &
Wellness Determinants of Legal
Professionals in Canada

[DOWNLOAD THE FULL
REPORT HERE](#)

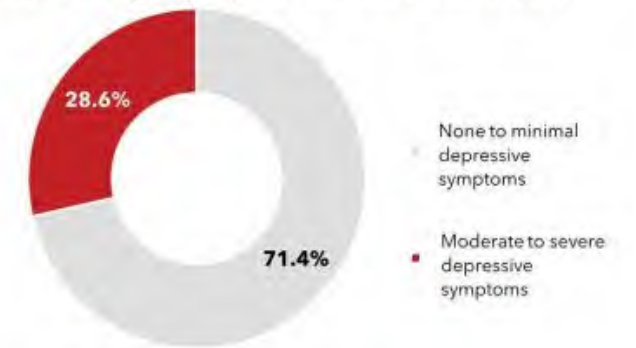
Proportion of psychological distress observed among legal professionals (n = 6,626)



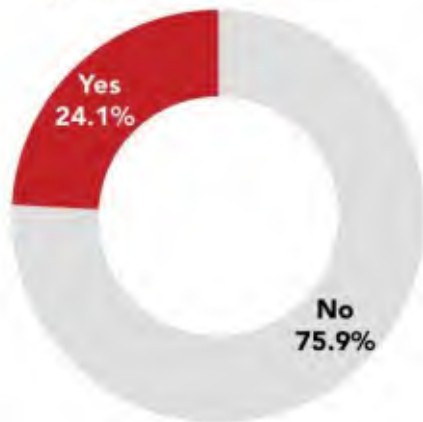
Proportion of burnout among Canadian legal professionals (n = 5,975)



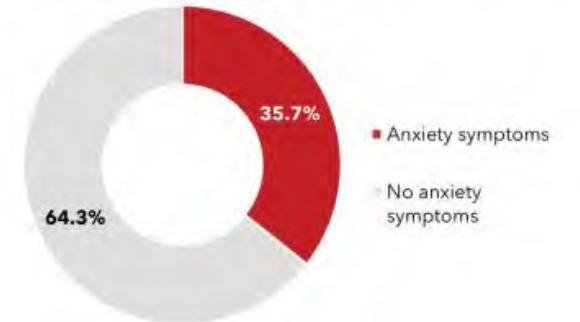
Proportion of moderate to severe depressive symptoms among legal professionals (n = 6,785)



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)





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



[Link](#)

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

Services offered by MAP

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

FEATURES IN TOOLS

Depression & Anxiety

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

MORE IN TOOLS

Featured Resources

LIFESTYLE, WORKPLACE, E-COACHING, 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.

10 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

5 MINUTE VIDEO

PracticePRO

Home	Hot Topics	Practice Aids	Publications	CPD	About	Contact	Search
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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



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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.

“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.

[Link](#)

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](#)

[Link](#)



PracticePRO

Magazines

Webzines

Alerts

Managing Booklets

Practice Tip Sheets

Checklists

Precedents

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

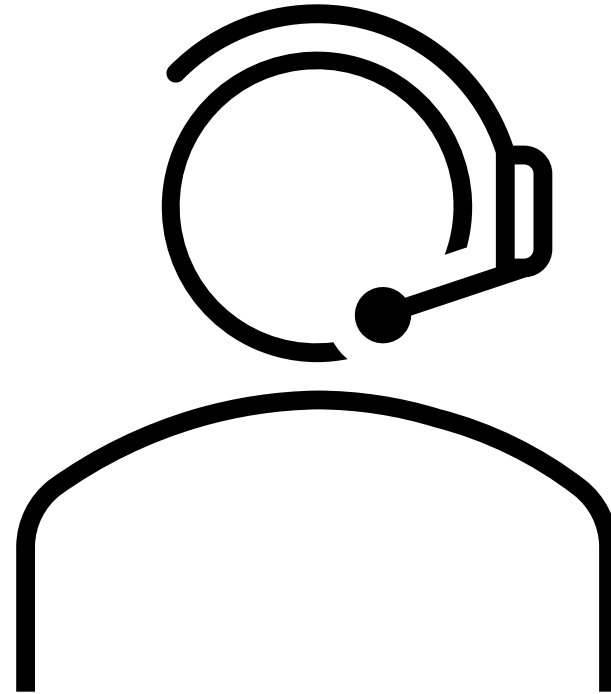
PracticePro@lawpro.ca



[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 & Resources](#) **Link**
- [Practice Management Helpline](#) **Link**
- [Coach and Advisor Program](#) **Link**

Artificial Intelligence



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Judge slams Ontario lawyer for filing made-up legal quotes; lawyer says it's 'human error' not AI

The lawyer either used AI then misled court or made up rulings and presented them as real law, the judge wrote, adding that 'the cover-up may be worse than the initial error'

By [Adrian Humphreys](#)

Published Mar 12, 2026 Last updated Mar 13, 2026 4 minute read 28 Comments



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

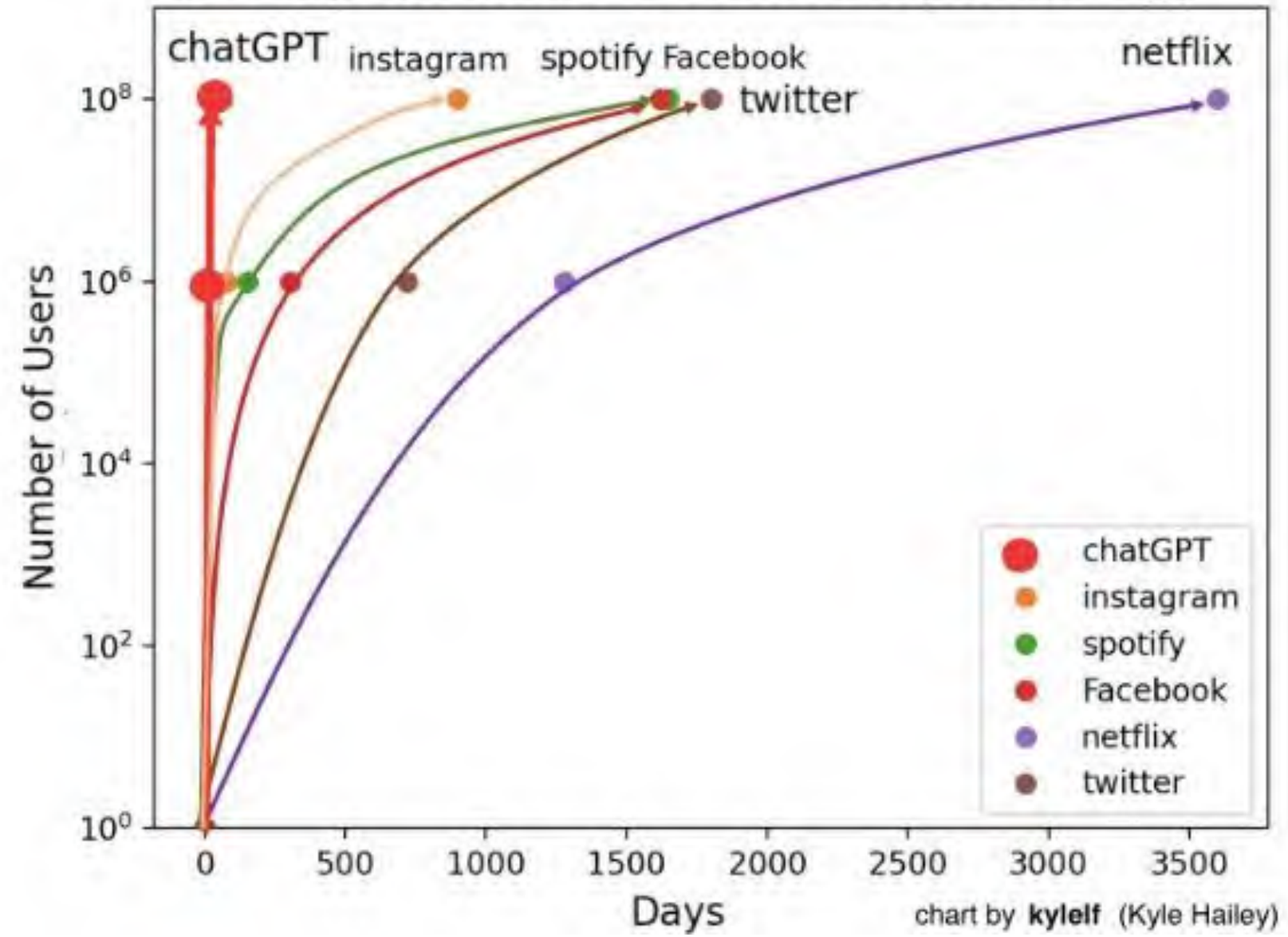


chart by **kylelf** (Kyle Hailey)

THERE'S AN AI FOR THAT™

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

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

50,052 searches today

Find AIs Using AI



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

Join the largest AI community

^{New}
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](#)

Legaltech Hub December 2025

GenAI / LLM in Legal Tech

AI Legal Assistant Spellbook, Jus AI, LEXOR ASSOCIATES, lawyer, Coneraction, Mc vinci, Uncover, Ironclad, lagrangeal, eve, trellis, Lopti, Casey, FireRead, Harvey, midpage, Lacio, DISCO, gavel, LITERA, August, mike, GC AI, ivor, casepal, Relaw, ammi, JURI, Ezel, White Stone, BONDON, JURI, Lexis+, mizte, Orbital, LEGALON, Lexi, Protégé, Noxtua, cicerio, Lexi, NexLaw, Orabo, LEAH, Libra, paxton, TONS, LEGORA, Spellbook, Robin, LITERA, slipx, Decoart, Saga, Vinny, eskat, SQUAD, Ruli, AlbasAI, Alo, amto, Matter, 2N9, GIN, servient, unelidated, EUDIA, DODONA, EVIDENCE, Walter, EVIDENCE, unplex, cosom, BLACHILLS, oenic AI, sarvam, Clio, Sandstone	Contracts LITERA, Agiloft, prama, GAIA, Juro, Avokator, IVO, Sabri AI, intel, Spellbook, EIGLE, smartContract, Lowformer, Spellbook, Syntracs, LawJury, Harvey, ThoughtRise, aLine, valor, stobite, Ironclad, Standd, Catelys, Aracor, Precisely, chamefio, Sumbra, COCLause, SpotDraft, SimpleAI, Classic Core, VolJoy, ivor, Autour, Heather, zefort, LEAH, barhead, logogent, Gino, imprima, ontra, brockets, ontra, LITERA, YOPUPUS, Hebbio, Wryly, Cequence, Pars, recital, contractlogi, Let's, Ironclad, Emma, ContractHub, RAZOR, LeXi AI, sirion, centriq, DIOPTRA, centari, Evisort, ontracko, LEGALON, HEU, MAIGON, neur n, DocJury, LexCheck, CENTRA, LEAH, OKAYD, DraftPilot, Trakti	Documents Clarifly, LITERA, LITERA, DRAFTWSE, operant, paxton, Spellbook, burfcheck, Avvoka, Parley, Walter, amto, box, Docu, LeXi AI, Clearbrief, Egan, DIW, verbit, DODONA, Leyan, IRIALVIEW, LowLM, wexler, LEGALINK, litigaze, predict law, IJarsay, Torticity, Uncover, Relaw, trellis, precedent, Scribe, Knool, ALD, eDiscovery, epiq, reveal, DISCO, AFIPRO, Everlow, filerpad, MARC, Nebula, opentext, epiq, Consilio, XIBUTE, LEGORA, ontra, AVANTIA, Josef, LA YERUP, Noxtua, Warrani, Subi, MYRIAD, SIA	Litigation Management altumform, Lawbase, SMARTDEPO, prevail, AFIPRO, D, Descrip, STRETTO, veritone, DARROW, cicerio, REALMATION, theoi, Depo Conf, SyllO, OPUS2, AI Law, Aurora, Deposits, Clearbrief, LawPro, Crimson, LEXITAS, Litmas, Deewar, benchiq, T Tavm, reonchar, Depositors, EvenUp, DigitalOn, eBrief, Finch, splifi, verbit, exitem, LEXON, wexler, LEGALINK, litigaze, predict law, IJarsay, Torticity, Uncover, Relaw, trellis, precedent, Scribe, Knool, ALD, eDiscovery, epiq, reveal, DISCO, AFIPRO, Everlow, filerpad, MARC, Nebula, opentext, epiq, Consilio, XIBUTE, LEGORA, ontra, AVANTIA, Josef, LA YERUP, Noxtua, Warrani, Subi, MYRIAD, SIA	Knowledge Management BA Insight, COVEO, Singdrait, Pitchly, M-Files, LITERA, ESPHORIA, JURIS, Lexsoft, SINGA, Legal Engine, IP Management, pabr, Appifair, DeepIP, Palytics, NL Patent, ip mind, Edge, IP CORPLOT, PELINT, Tandirly, PALLADE, JUNIOR, XLSOUT, Legal Operations, WORDSMITH, Poppy, highlight, LEGISTIFY, checkbox, Zelicor, Cohost, Millman, GIN, JUNE, responsiv, Onit, LITIFY, Lopti, Legal Point Solutions, Digsaw, MinuteBox, Juristic, Corporate, DUTRUST, Asseswide, GoCinet, Conant, BRYTER, MANTLE, Synthere, ontra, Slatera, neur n, SlataDoc, NAVYS, rws, Smart56, ontra, AVANTIA, PaxAI	Law Firm Operations TIQ, antidote, JUNE, FIVEPILOT, Flexiva, KIRBYT, LAWINGLACK, KATONGO, Laurel, CIPRO, Lawcus, EPROMICA, Querious, Darius, JURIS, Lowhive, SINDRUM, SWOKWALL, LEXIUM, Intohive, Lysp, xapien, Belt, Lawdie, moeven, LITERA, 273, LEAP, box, Ajax, LEAP, Lexidesk, A CaseText, NegLegal, Zoole AI, MYHAI, candle, USIG, SPIN, ELITE, STRATA, Zelicor, canle, billables AI, Valtor, MineOS, lupl, CLERX, Assembly, byoro, ReLaw, Aderant, Aderant, addr, Subi, BamMyCase, fdu, PointOne, PRACTICE	Legal Research ANITA, CASEWAY, alexi, Cosley GO, CompasAI, midpage, COURTAD, Jus AI, EUPHORIA, Habeas, AlphaSense, Justine, Bloomberg Law, Predictice, Lexis+, eswera, intellego, trellis, paxton, QURA, VLEX, desorbo, responsiv, Fledger, moonlit, LegalMike, blue, South on, Protégé, casopal, oztmossy, White Stone, IRIS, AskEasy, Zero
AI Development aira, Strative, nd MAX, TRUSTIBLE, 273, VLEX, Finch, KALISA, Onit, kelsen, Sana, LEGA	Transaction Management LITERA, Emma, Standd, Tower, LEGALFLY, Simply Agree, YOPUPUS, LEAH, OKAYD, DraftPilot, Trakti	Compliance intellego, blee, Norm AI, HAAS, Hybridity, RegPASS, Justee, Wexury, LE PUSION, SCORE, TRUSTIBLE, abstract, EUDIA, LA YERUP, Noxtua, Josef, Warrani, Subi, MYRIAD, SIA	Legal Operations WORDSMITH, Poppy, highlight, LEGISTIFY, checkbox, Zelicor, Cohost, Millman, GIN, JUNE, responsiv, Onit, LITIFY, Lopti, Legal Point Solutions, Digsaw, MinuteBox, Juristic, Corporate, DUTRUST, Asseswide, GoCinet, Conant, BRYTER, MANTLE, Synthere, ontra, Slatera, neur n, SlataDoc, NAVYS, rws, Smart56, ontra, AVANTIA, PaxAI	Legal Point Solutions Digsaw, MinuteBox, Juristic, Corporate, DUTRUST, Asseswide, GoCinet, Conant, BRYTER, MANTLE, Synthere, ontra, Slatera, neur n, SlataDoc, NAVYS, rws, Smart56, ontra, AVANTIA, PaxAI	Process Improvement Digsaw, 273, ozmossy, LITERA, Strative, UniCourt, Minipow, Hebbio, Doc AI, Jermash, LEGORA, Paper, LITERA, centari, Jylo, reducto, VLEX, FIRM LINK, COVEO, oculus	Data Digsaw, 273, ozmossy, LITERA, Strative, UniCourt, Minipow, Hebbio, Doc AI, Jermash, LEGORA, Paper, LITERA, centari, Jylo, reducto, VLEX, FIRM LINK, COVEO, oculus
AI Governance aira, Databyte, LUMINO, KANTON, DatoText, Imagery, scorable, SaurPatrol	Collaboration / Productivity lupl, Enlisa, OII, rev, FIRM LINK, COVEO, oculus	People LowQI, besavvy, traveling coach, BlueCourse, Lowline, Minerva26	People LowQI, besavvy, traveling coach, BlueCourse, Lowline, Minerva26	People LowQI, besavvy, traveling coach, BlueCourse, Lowline, Minerva26	People LowQI, besavvy, traveling coach, BlueCourse, Lowline, Minerva26	

Link

Legaltech Hub

855 AI 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
 - See things in a picture, draw pictures
 - Create documents, charts, graphs, computer code, music
 - Analyze data and prepare reports
 - Make recommendations, give advice

What is Artificial Intelligence (AI)?

- ChatGPT
- GPT = *Generative Pre-trained Transformer*
 - Example of a foundational *Large Language Model* or *LLM*
 - *LLM* = dataset trained on huge amount of data
 - *Generative* = can create content
- 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 and pages relate to each other
- 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

- AI tools have 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 text from a court decision
- Training LLMs with specialized data and directions
 - **Retrieval Augmented Generation (RAG)**
 - Ground with your own data; Constraints in prompt; Configure "temperature"

Why AI tools can give wrong answers

- LLM's analyze prompts to "learn" and improve their statistical predictions
 - i.e., could use info from your prompt in future answer for someone else
- Must consider this before you enter sensitive info or upload document in prompt
 - Some tools let you opt out of prompt tracking, or operate within a closed environment
- This is a real but solvable risk
- Play it safe: Don't use for work purposes unless you are locked 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 ± 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!

 Good afternoon, Dan

Can you create a web based window I can run on my computer that will 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

+

Opus 4.6 Extended ▾

↑

“Vibe coding” with Claude

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

... is in my standard lease format as attached

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

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

... and is in plain language

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

Get what you really want with a more detailed prompt

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. These are the details of my case... and 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 where 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)

1. **Be specific:** State exactly what you want, leaving no room for guesswork
2. **Set the role:** State the role the tool is to take on (e.g., “senior litigation lawyer”)
3. **Specify output format:** E.g., a list, bullet points, factum, table, or code block
4. **Give context:** Share background details so tool understands your situation fully
5. **State your audience:** Mention who the output is for (e.g., judge, family law client)
6. **Use examples:** Give samples of what good output looks like
7. **Set the tone:** Say whether you want formal, casual, technical, or friendly writing
8. **Limit the scope:** Narrow the topic so tool doesn’t go too broad or vague
9. **Ask for steps:** Request a step-by-step breakdown for clearer, more logical responses
10. **Iterate and refine:** Treat your first result as a draft and improve it each time
11. **Build prompt libraries:** Collect and reuse your prompts

Eleven tips for building a better prompt

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 vs. “in the water” AI
- Off the shelf agents and DIY agents
- ***Artificial General Intelligence (AGI)*** = AI that matches or surpasses human cognitive abilities across a wide range of tasks

Types of AI

- 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

**How LAWPRO
is using
Microsoft
Copilot**



- Create a transcript
- Find what was said earlier in the meeting
- Create summary notes
- Create list of decisions or action items
- View comments by speaker
- From regular series of meetings give me the transcript of the last time we discussed XYZ
- Review the last 6 meetings and prepare a summary of discussion on ABC issue and list any follow-up items

Meeting related tasks

- Summarize this statement of claim (application, motion record)
- ...include a timeline and list of parties
- ...summarize the allegations against and relief sought for each defendant
- ...provide specific references to paragraphs that refer to our insured
- Summarize this email thread and highlight any outstanding action items that require my attention

Summarizing a document

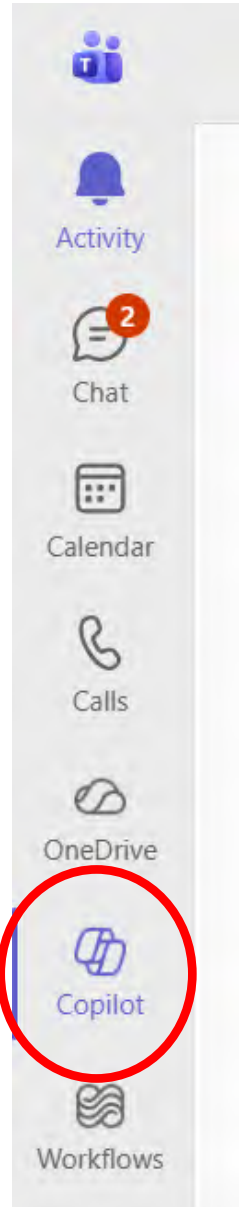
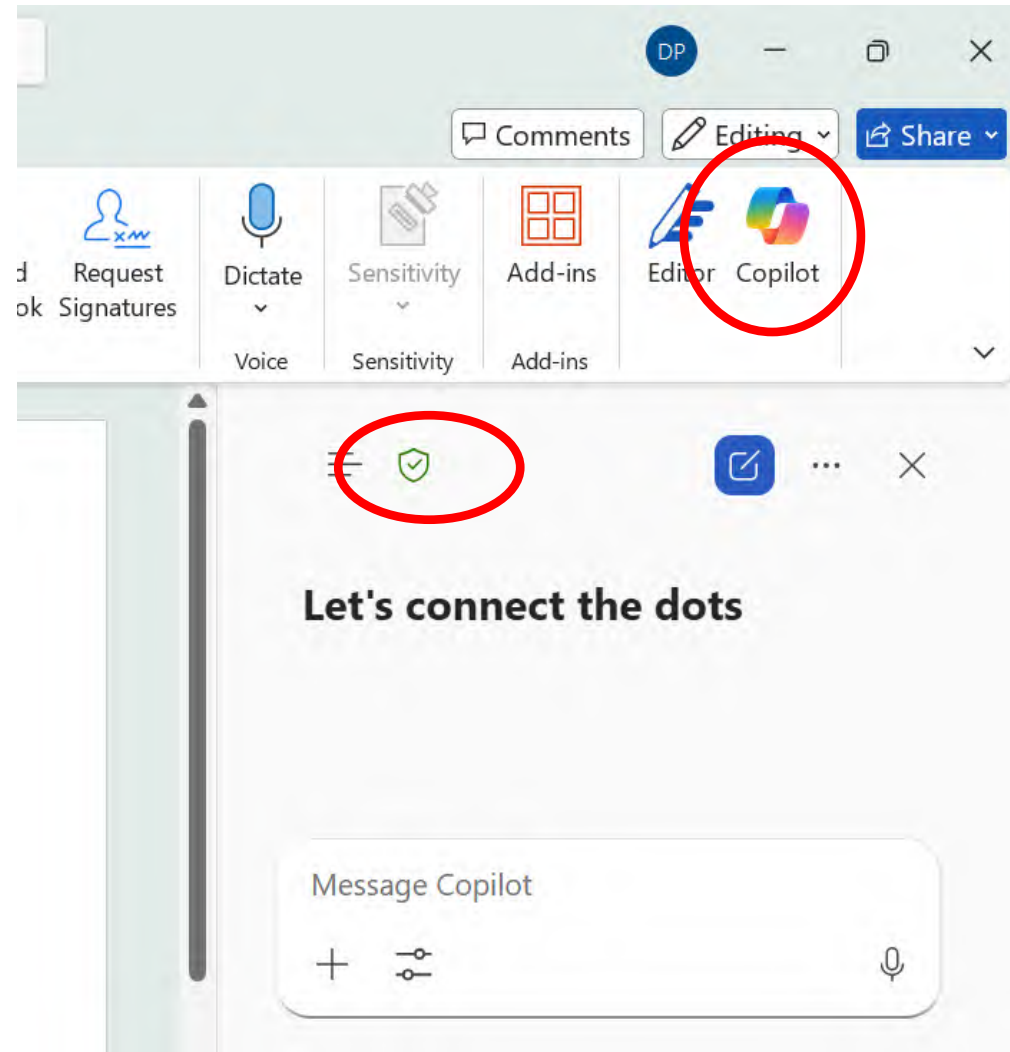
- Draft a reply to this email/letter
- Does my draft reply to this email miss anything that I should respond to?
- Analyze the data in this Excel spreadsheet and prepare a graph, pivot table, summary of trend of XYZ...
- In LEAP: Draft an interim account and reporting letter covering the work done since my last interim account

Drafting tasks (a first draft!)

- (Coming back from vacation) Review the emails in my inbox and list the 10 that are most urgent
- Locate specific emails or documents by looking at sender, subjects, keywords...
- Search my OneNote notebook to retrieve the text on any page that includes reference to XYZ

Being faster at common work tasks

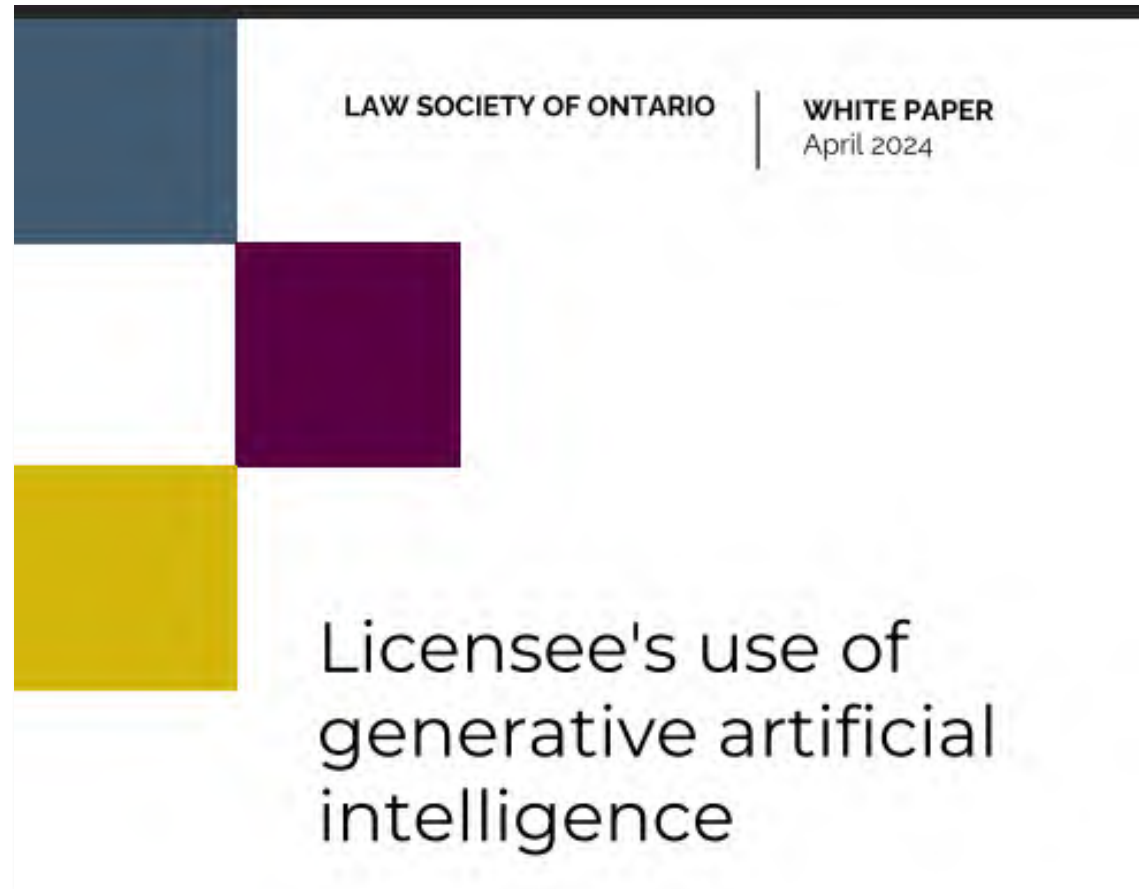
- Click on Copilot button on Ribbon or sidebar to start a chat
- Shield with green checkmark confirms you are using secure enterprise version (not there on web version)



Accessing Copilot and checking if you are secure

- Try them out and don't be afraid to play
- [A Guide to Which AI to Use in the Agentic Era: Ethan Mollick](#) (February 17 2026 at oneusefulthing.org)
- Use paid version
- Check configurations and create profile
- Work on your prompt skills
- Be conversational
- Review and verify answers!

Tips for diving into AI



[Link](#)

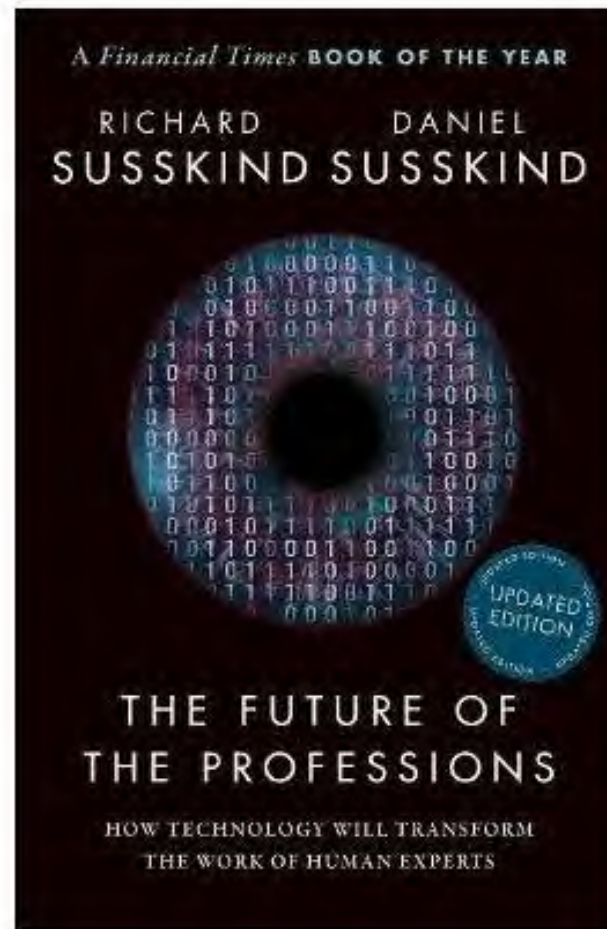
Comply with Rules of Professional Conduct!

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



\$100 Risk Management Credit for Today

- Go to your [My LAWPRO](#) [Link](#)
- 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



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thoughts