



Cybersecurity and LAWPRO FAQs: Action Steps and Answers for Lawyers

October 1, 2026

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This resource is provided by Lawyers' Professional Indemnity Company (LAWPRO®). The material presented does not establish, report, or create the standard of care for lawyers. The material is not a complete analysis of any of the topics covered, and readers should conduct their own appropriate legal research.

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Email: practicepro@lawpro.ca

CURRENT SCAMS, CONS, AND SWINDLES

Fraud. It's here to stay and fraudsters are several steps ahead of their targets – that's you. We're sharing some recent scams, cons, and swindles that have been reported to LAWPRO:

Cheque fraud

A lawyer reviewed their cashed cheques and noticed some of them were fraudulent. The numbering sequence was wrong (the lawyer had already used those cheque numbers in the past) and they were older versions of the lawyer's updated cheques. The lawyer immediately contacted the bank and they tried to get the funds back. The lawyer closed the trust account and opened a new account.

Tips

- Cross-check and verify cheque information by Googling name, addresses, and phone numbers of the parties involved.
- Ask your bank or the issuing bank to confirm that the branch transit number and cheque are legitimate.
- Hold the funds until all banks confirm funds are clear and can be withdrawn.
- Search the AvoidAClaim.com database of bad cheque fraud names.

A counter fraud strategy that is often overlooked is sharing experiences, information, and best practices. Working together to exchange positive and negative outcomes, what worked, what didn't work, and what steps to take will help you know what to watch out for.

Wire fraud

Lawyer received funds from their client's private mortgage lender by wire transfer. The lawyer then relied on the funds showing in trust and disbursed all the funds, including some to the client. Several days later, the lawyer's bank advised that the wire transfer was fraudulent and the bank requested the funds be returned. The fraud department of the lawyer's bank is investigating.

Tips

- For funds to be truly irrevocable, you need a Payment Confirmation Reference Number (PCRN). Anything else is a risk. [Read this articles on how to find the PCRN.](#)
- Use this [Wiring Funds Checklist](#) from PracticePro for every transaction that involves wiring funds from your trust account.

Phishing and Email Breach

1. Lawyer A received an email from Lawyer B that appeared to be trial documents with attachments to download. By clicking on the Download button, malware was installed that affected their email program and re-routed outgoing emails and sent malicious phishing emails from their account. Lawyer B has since been receiving phone calls from other firms that are receiving the same type of suspicious email with attachments to download.

Tip

- Before clicking on any attachments or downloads consider whether you were expecting to receive an email from this person. Check the email address carefully and if in ANY doubt call to confirm that the person actually sent you the email before opening any attachments.

2. Lawyer A sent an email with banking information to Lawyer B. Lawyer B called Lawyer A to double check the authenticity of the account details. Good thing they did – the bank account number had been altered by a fraudster.

Tip

- Verify instructions independently. When you receive instructions to wire money to a bank account, contact the payee directly by an independent method such as a phone call (do NOT reply to the email sending the instructions) to verify the instructions received and the accuracy of the bank routing information. Instruct your staff to do the same.

3. A lawyer received an email with wire payment instructions to the lawyer from the bank. The lawyer made the wire transfer to pay out the client's mortgage. The lawyer reviewed another recent transaction with the same bank, compared the addresses of the payout statement and realized that the two addresses were not the same. This indicated that the new wire instructions were fake.

Tip

- Any time there is a sudden change, this is a flag to be suspicious and take the time to look for inconsistencies. Double check all of the email addresses in the message to see if they are fake. Fraudsters will spoof an email address by creating a very similar looking address by adding an extra letter/number or changing a character(s). And remember, if the other party's email account is compromised, it could be the fraudster sending you email that look like they are coming from your client, the bank, or another lawyer.

4. A lawyer's email was hacked. The fraudster then sent out emails from the lawyer's email account containing a "business proposal" prompting the recipient to enter personal information including password.

Tip

- Never reply to unsolicited or suspicious emails, instant messages or web pages asking for your personal information (e.g., usernames, passwords, SIN number, bank account numbers, PINs, credit card numbers, mother's maiden name or birthday), even if they appear to be from a known or trusted person or business since this is probably the most common way that personal information is stolen. Legitimate businesses should never send you an email asking to send your username, password or other information to them in an email message. If in doubt, call the company yourself using a phone number from a trusted source. Don't use the number in the email – it could be fake too!

A fraudster accessed Lawyer A's email account and blocked emails sent by Lawyer B to Lawyer A. The fraudster then sent their own emails to Lawyer A pretending to be Lawyer B, and using a spoofed email address, the fraudster provided false contact information and a fake trust cheque. Lawyer A phoned the fake number and confirmed the fake banking details. Lawyer A then sent the funds by wire. Lawyer A later contacted Lawyer B directly after noticing that Lawyer B's law firm was not a numbered company. As a result, Lawyer A was able to reverse the wire transfer and redirect the funds to Lawyer B, although the reversal took several days.

Tip

- Verify instructions independently. When you receive instructions to wire money to a bank account, contact the payee directly, at the original number you had, by an independent method such as a phone call (do NOT reply to the email sending the instructions) to verify the instructions received and the accuracy of the bank routing information. Instruct your staff to do the same.

Impersonation

Individuals received mailed letters purporting to be from a lawyer's firm. The letterhead included the firm name, address, and the name of one of the partners, but the postal code, telephone number, website, and email addresses were fraudulent.

If someone emailed the address in the letter, they received a phishing email in reply asking for personal information.

Tips

- Use a standard script in all responses (phone, in-person, or email) to clarify that you and your firm are not involved and advise the inquirer to treat the matter as potential fraud. Keep a record of all inquiries and responses.
- If there is a possibility that the impersonator may contact current or former clients, advise your clients to watch for suspicious emails.
- If your website has been duplicated or your information is used on another website, contact the web provider to request removal due to fraudulent activity.
- Read [this article](#) called Firm Websites Being Impersonated by Fraudsters.
- Report to the [Canadian Anti-Fraud Centre](#).
- File a complaint with the LSO through LSO Connects and contact the Practice Management Helpline for additional guidance relating to your professional obligations in the circumstances.
- Preserve all evidence related to the fraudulent activity.

Internal Fraud

A law firm employee drained the lawyer's trust accounts over the course of many years. The employee presented the lawyer with cheques to be signed and the lawyer did not confirm or verify whether the cheques were for legitimate purposes.

Tips

- Conduct regular and random spot audits of lawyers and staff with access to law firm trust accounts.
- Require two signatories for trust cheques. Don't allow one person to both prepare and authorize payments.
- Conduct daily or weekly reconciliations of trust accounts.
- If a cheque is payable to a party that is not a familiar individual or entity, verify the details in the file as to who the party is and put the payment into context.
- Create separate roles for initiating, approving, and reconciling transactions.

Being aware of current frauds and scams and knowing what to watch for is essential in keeping your law practice and business safe. Educating the people you work with and taking proactive measures is also imperative.

If you suspect fraud, call LAWPRO at 1-800-410-1013 or 416-598-5899 and forward any suspicious emails and documents received to fraudinfo@lawpro.ca.

You can find fraud resources on the PracticePRO website and [AvoidAClaim.com](#) blog. Visit AvoidAClaim.com and click on "All Fraud Warnings" for a list of confirmed fraudsters. ■

THE SWISS CHEESE MODEL OF CYBERSECURITY

No single layer is perfect. But together, multiple layers block threats.



PEOPLE

Awareness, training and good decisions stop many attacks.



PASSWORDS

Strong, unique passwords protect accounts.



MFA

Multi-Factor Authentication adds a critical second layer.



ANTIVIRUS

Antivirus/endpoint protection detects and blocks threats on devices.

CYBER THREATS



Phishing Emails



Social Engineering



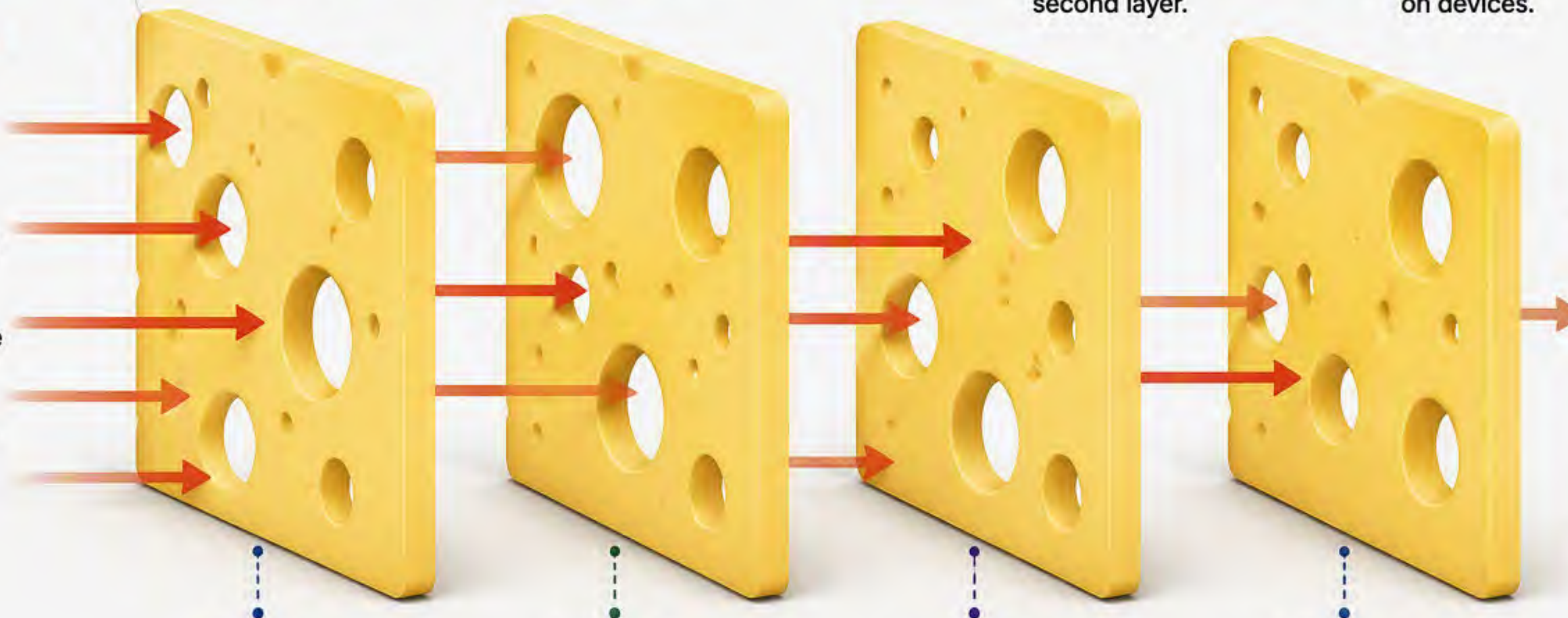
Malware / Ransomware



Stolen Credentials



Financial Fraud



**YOUR DATA,
CLIENTS &
REPUTATION
PROTECTED**

Be alert.
Think before
you click.
Verify requests.

Use long,
unique passwords
and a password
manager.

Use MFA on
email, banking
and critical
accounts.

Keep antivirus
on and up to date
on all devices.



Layered security isn't about being perfect. It's about making it hard for attackers to get through.
Every layer matters.

FOR FIRMS

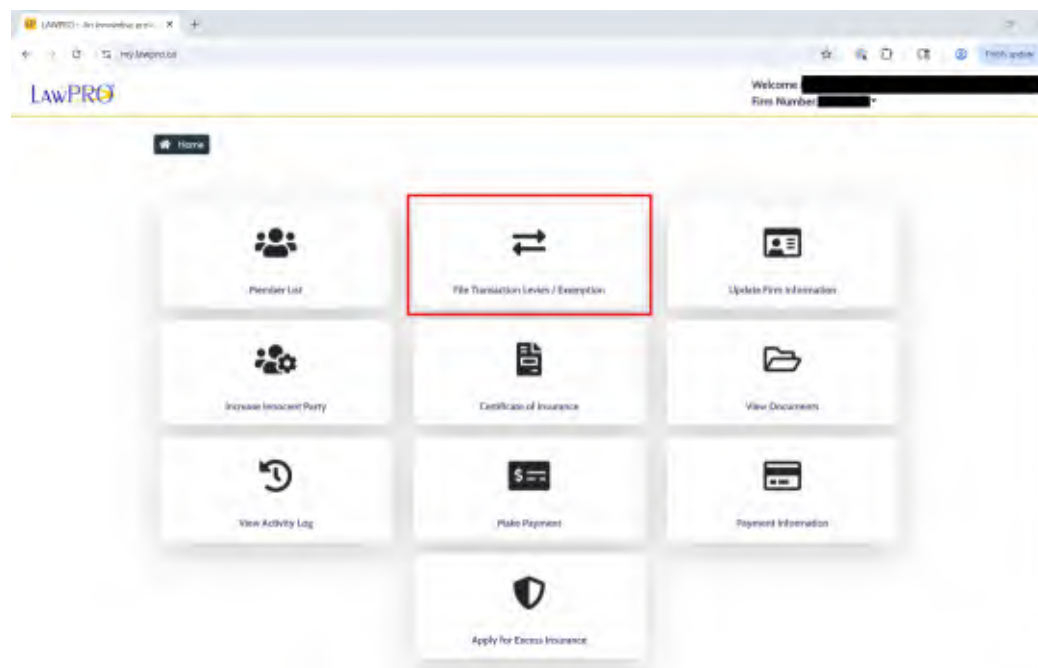
Transaction Levy and Exemption Filing Instructions

This document has three sections to help you complete your filing:

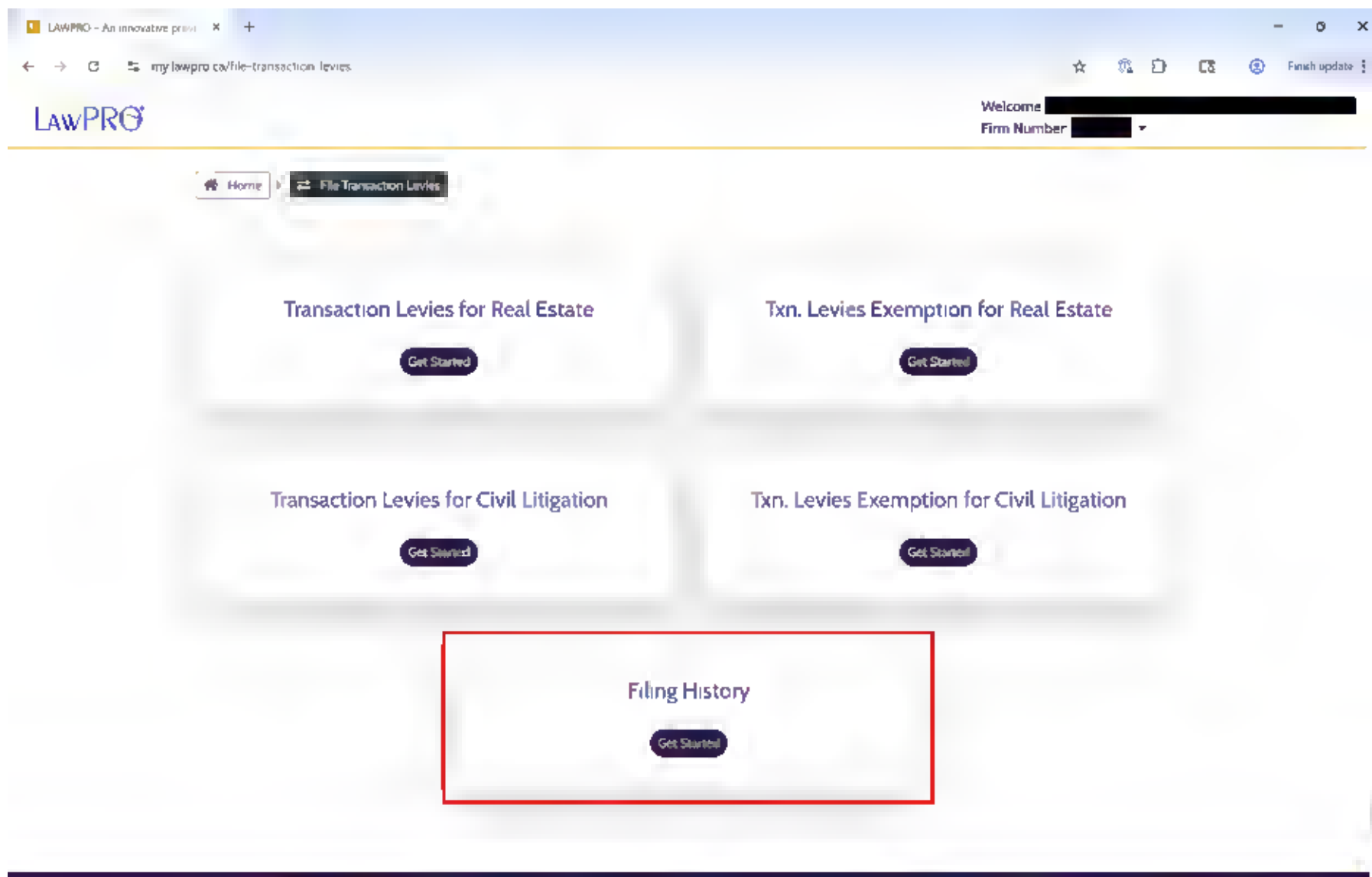
1. Review the transaction levy history
2. If applicable, complete exemption forms
3. File and pay outstanding transaction levies for lawyers that are not exempt

1. REVIEW THE TRANSACTION LEVY HISTORY

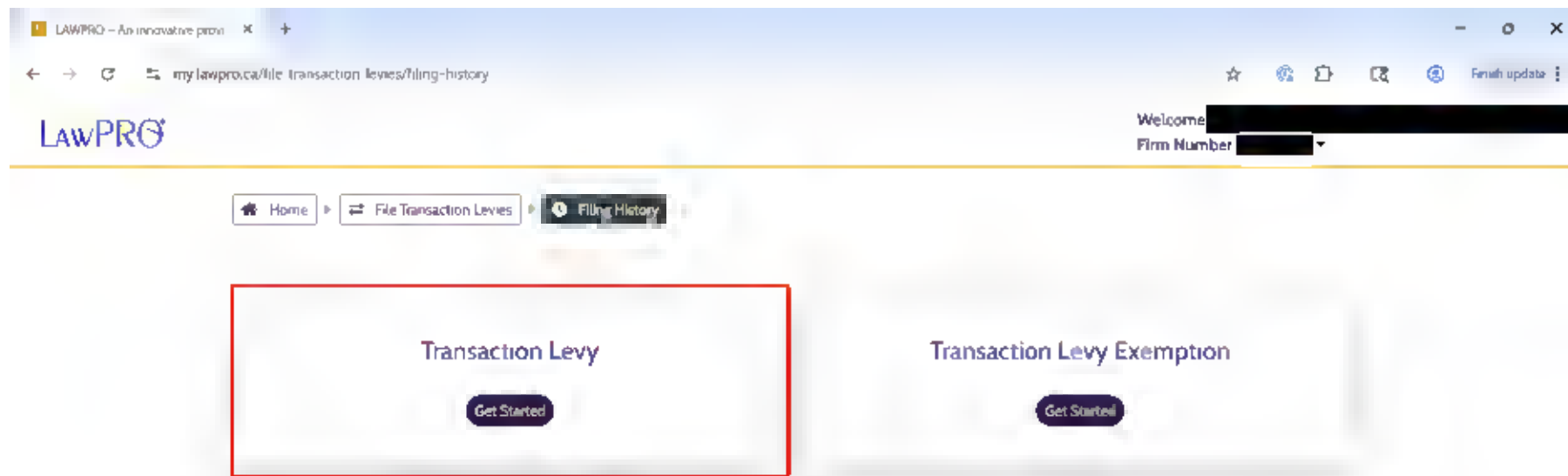
1. Log in to my.lawpro.ca using your LSO member credentials and choose the **Firm Tile**.
2. To file on behalf of many lawyers in the **Firm** – click on the **“File Transaction Levies / Exemption”** tile.



3. Before filing, please review **“Filing History”** to assess which transaction levies by quarter and by year are missing. **Please note that all insureds are required to file quarterly Transaction Levy forms OR a Transaction Levy Exemption form annually UNLESS they qualify for Restricted Area of Practice Option (RAOP) under the Primary E&O program as part of the annual renewal process. It is the individual lawyer’s responsibility to ensure that these items are appropriately filed – not their firm.**



4. If the **Transaction Levy surcharge applies**, click on the “**Transaction Levy**” tile to view the history of quarterly filings to assess which periods have not been completed. **If you had no transactions this quarter, you are still required to file declaring you had zero transactions.**



5. Please filter by **Levy Type**, **Year**, and/or **Quarter**. You will then see the quarters you have filed. Any missing quarters have yet to be filed. For this example, this firm has not completed any filings for their respective lawyers.

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my.lawpro.ca/file-transaction-levies/filing-history/transaction-levy-history

LawPRO

Welcome [redacted]
Firm Number [redacted]

Home > File Transaction Levies > Filing History > Transaction Levy

Transaction Levy

Filed By

Year Quarter Levy Type

select select select

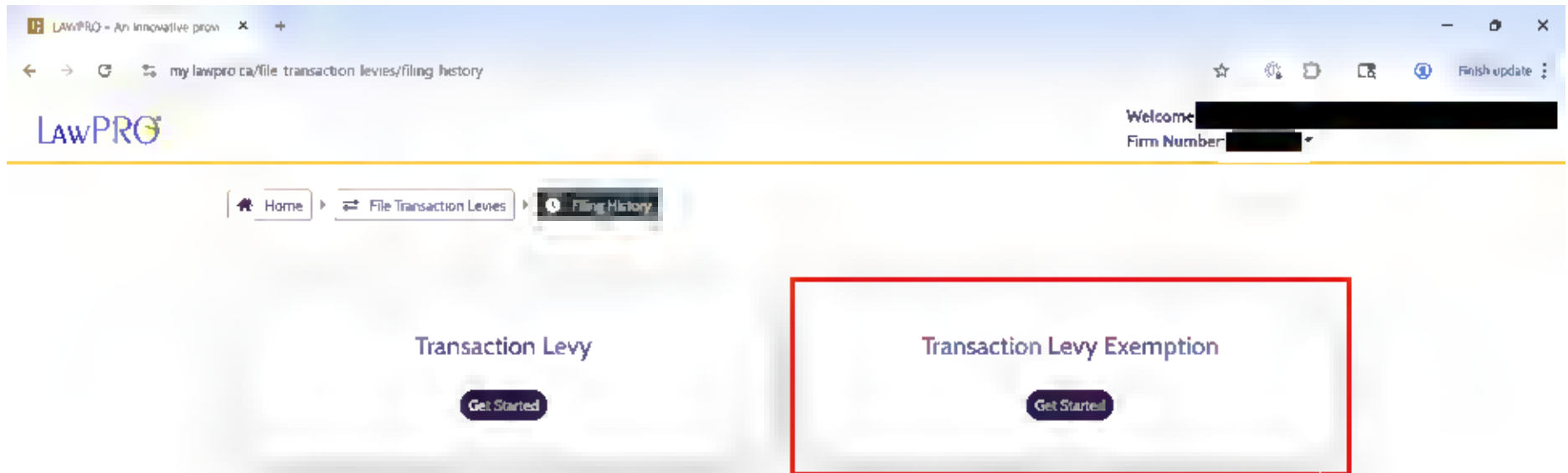
Search Clear

Transaction Filed By	Year	Quarter	No. of Transactions	Amount Filed	Levy Type	Date Filed	Status
No filings available!							
0 filings							

Cancel Home

2. IF APPLICABLE, COMPLETE TRANSACTION LEVY EXEMPTION FORMS

1. If the Transaction Levy Surcharge **does not apply**, review the **“Transaction Levy Exemption”** tile to assess what years have been filed. It is ultimately the individual lawyer’s responsibility to ensure relevant exemptions and surcharges have been filed.



2. A separate form needs to be completed for Civil Litigation AND for Real Estate. Filter by **Year** and **Levy Type** as circled in red below. For this example, this firm has filed both the Civil Litigation and Real Estate Exemption for 2022 and 2023. They need to file both the Civil Litigation and Real Estate Exemption for 2024, 2025, and 2026 unless members have already individually filed themselves.

Transaction Levy Exemption

Filed By

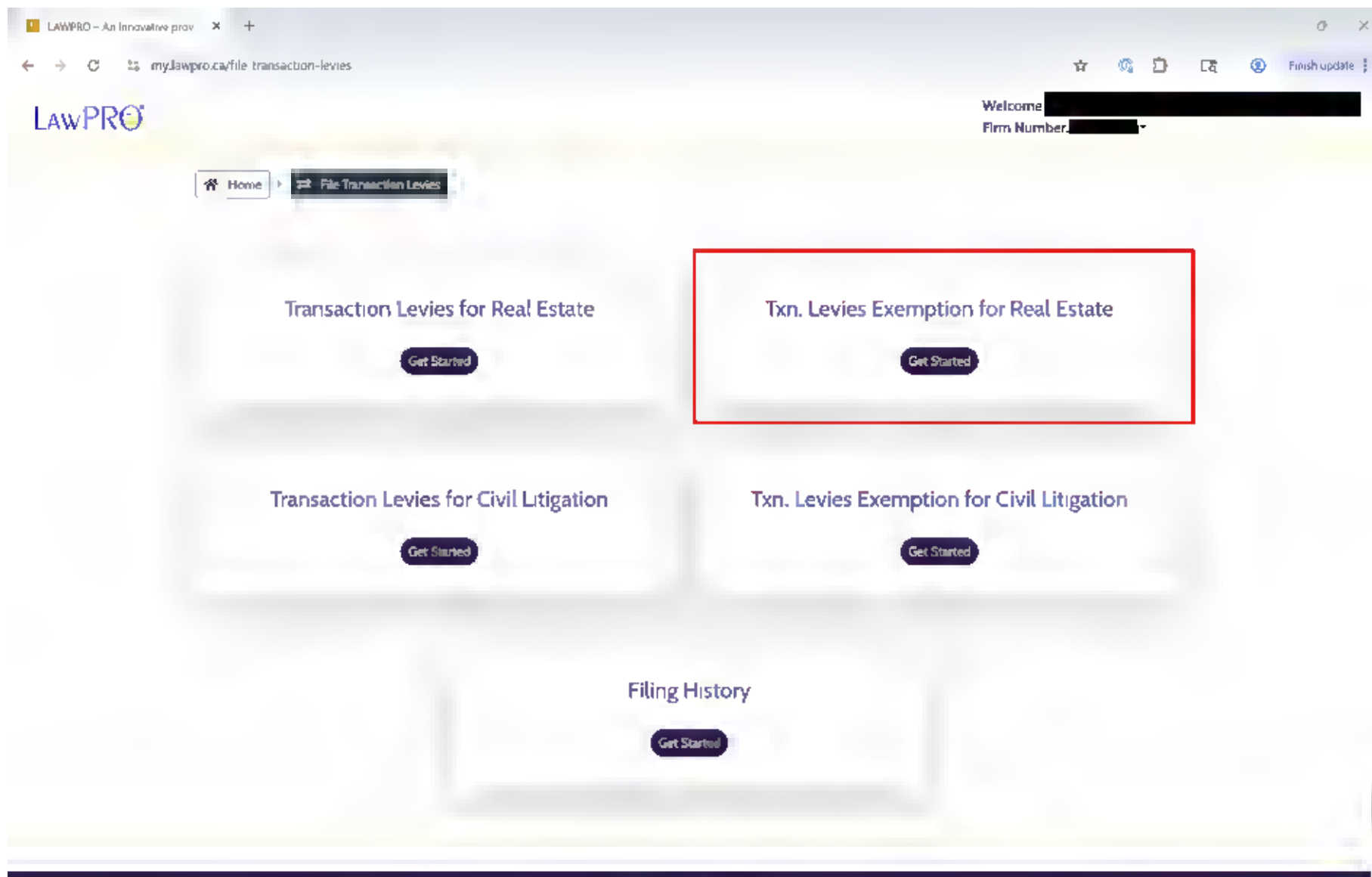
Search Clear

Year	Levy Type
	select

	Filed By	Year	Levy Type	Date Filed
Ⓢ	[redacted]	2023	Civil Litigation	Oct 11 2022
Ⓢ	[redacted]	2023	Real Estate	Oct 11 2022
Ⓢ	[redacted]	2022	Civil Litigation	Oct 11 2021
Ⓢ	[redacted]	2022	Real Estate	Oct 11 2021

4 filings

3. To file a Real Estate Transaction Levy Exemption, return to the **“File Transaction Levies”** landing page and click on **“Txn. Levies Exemption for Real Estate”**.



4. Scroll down to the bottom of the screen. Select the **year** drop down, tick off all relevant parties as well as add any missing individuals. **Check the box** as circled in red below. Click on review and submit. **You will need to separately submit the form for EACH relevant year missing.**

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my.lawpro.ca/file-transaction-levies/exemption-from-real-estate

Welcome [redacted]
Firm Number [redacted]

Home File Transaction Levies Exemption from Real Estate

Exemption from Real Estate Transaction Levy Surcharge

Note.

- For the purposes of this Application, **LAWYER** means each person who holds a Class LT licence pursuant to the by-laws of the Law Society Act.
- If you do not practise Real Estate you may exempt yourself from filing quarterly by filing this exemption form. Please refer to the [FAQs](#) before completing this form.

Firm Number
[redacted]

Employer/Law Firm name
[redacted]

Employer/Law Firm address 1
[redacted]

Employer/Law Firm address 2
[redacted]

Employer/Law Firm address 3
[redacted]

City
[redacted]

Province
[redacted]

Postal Code
[redacted]

Country
[redacted]

Home phone number
[redacted]

Firm phone number
[redacted]

Work phone number
[redacted]

Work phone extension
[redacted]

Additional phone number
[redacted]

Website
[redacted]

Fax number
[redacted]

Email address
[redacted]



Select year *

select



List of members *

The following member(s) of the above firm, association or sole practice claim exemption from payment of the transaction levy surcharge in respect of Real Estate on the grounds that the individual(s) are not engaged in transactions in the above area of law. If a person should not be on the list for this filing, uncheck the box adjacent to their name. New names may be added to this filing by following the instructions under the Additional LAWYERS heading at the bottom of the list of members.

☐	LSO #	Last Name *	First Name *
☐	[REDACTED]	[REDACTED]	[REDACTED]
☐	[REDACTED]	[REDACTED]	[REDACTED]

2 members

Additional LAWYERS.

- Enter the full LSO number (five numerals plus one alpha character) and last name of the LAWYER being added to the Member List for the purpose of this filing ONLY. Note that the LSO number and last name must be an exact match with our records.
- Click the "Add" button.
- Repeat the steps above for each new LAWYER you wish to add to your firm's Member List for the purpose of this filing ONLY.

LSO # *

Last Name *

Add

Declaration

I hereby certify that the above information is correct.

☐ Please check this box to evidence your signature for the declaration above *

Next steps. Note that you must first "Review" your Exemption from Real Estate Transaction Levy form before being able to SUBMIT it online.

- Click **Review** to see if your form is valid for submission, OR
- Click **Cancel** to exit the application

[Review](#)[Cancel](#)

5. To file a Civil Litigation Levy Exemption, return to the **“File Transaction Levies”** landing page and click on **“Txn. Levies Exemption for Civil Litigation”**.

The screenshot displays the LAWPRO website interface. The browser's address bar shows the URL `my.lawpro.ca/file-transaction-levies`. The page header includes the LAWPRO logo and a user greeting: "Welcome [redacted] Firm Number [redacted]". A navigation bar contains buttons for "Home" and "File Transaction Levies". The main content area is organized into a grid of four cards, each with a title and a "Get Started" button:

- Transaction Levies for Real Estate (Get Started)
- Txn. Levies Exemption for Real Estate (Get Started)
- Transaction Levies for Civil Litigation (Get Started)
- Txn. Levies Exemption for Civil Litigation (Get Started)** (highlighted with a red border)

Below this grid is a "Filing History" section with its own "Get Started" button.

6. Scroll down to the bottom of the screen. Select the **year** drop down, tick off all relevant parties as well as add any missing individuals. **Check the box** as circled in red below. Click on review and submit. **You will need to separately submit the form for EACH relevant year missing.**

LAWPRO - An innovative preview

mylawpro.ca/file-transaction-levies/exemption-from-civil-litigation

Welcome [redacted]
Firm Number [redacted]

Home > File Transaction Levies > Exemption from Civil Litigation

Exemption from Civil Litigation Transaction Levy Surcharge

Note:

- For the purposes of this application, **LAWYER** means each person who holds a Class 1 licence pursuant to the by laws of the Law Society Act
- if you do not practise Civil Litigation, use this form to exempt yourself from quarterly filings. Please refer to the [FAQs](#) before completing this form.

Firm Number
[redacted]

Employer/Law Firm name
[redacted]

Employer/Law Firm address 1
[redacted]

Employer/Law Firm address 2
[redacted]

Employer/Law Firm address 3
[redacted]

City [redacted]	Province [redacted]	Postal Code [redacted]	Country [redacted]
Home phone number [redacted]	Firm phone number [redacted]	Work phone number [redacted]	Work phone extension [redacted]
Additional phone number [redacted]	Website [redacted]	Fax number [redacted]	Email address [redacted]

[redacted]

Select year *

select



List of members *

The following member(s) of the above firm, association or sole practice claim exemption from payment of the transaction levy surcharge in respect of Civil Litigation on the grounds that the individual(s) are not engaged in transactions in the above area of law. If a person should not be on the list for this filing, uncheck the box adjacent to their name. New names may be added to this filing by following the instructions under the Additional LAWYERS heading at the bottom of the list of members.

☐	LSO #	Last Name	First Name
☐			
☐			

2 members

Additional LAWYERS.

- Enter the full LSO number (five numerals plus one alpha character) and last name of the LAWYER being added to the Member List for the purpose of this filing ONLY. Note that the LSO number and last name must be an exact match with our records.
- Click the "Add" button.
- Repeat the steps above for each new LAWYER you wish to add to your firm's Member List for the purpose of this filing ONLY.

LSO # *

Last Name *

-

-

Add



Declaration

I hereby certify that the above information is correct.

☐ Please check this box to evidence your signature for the Declaration above *

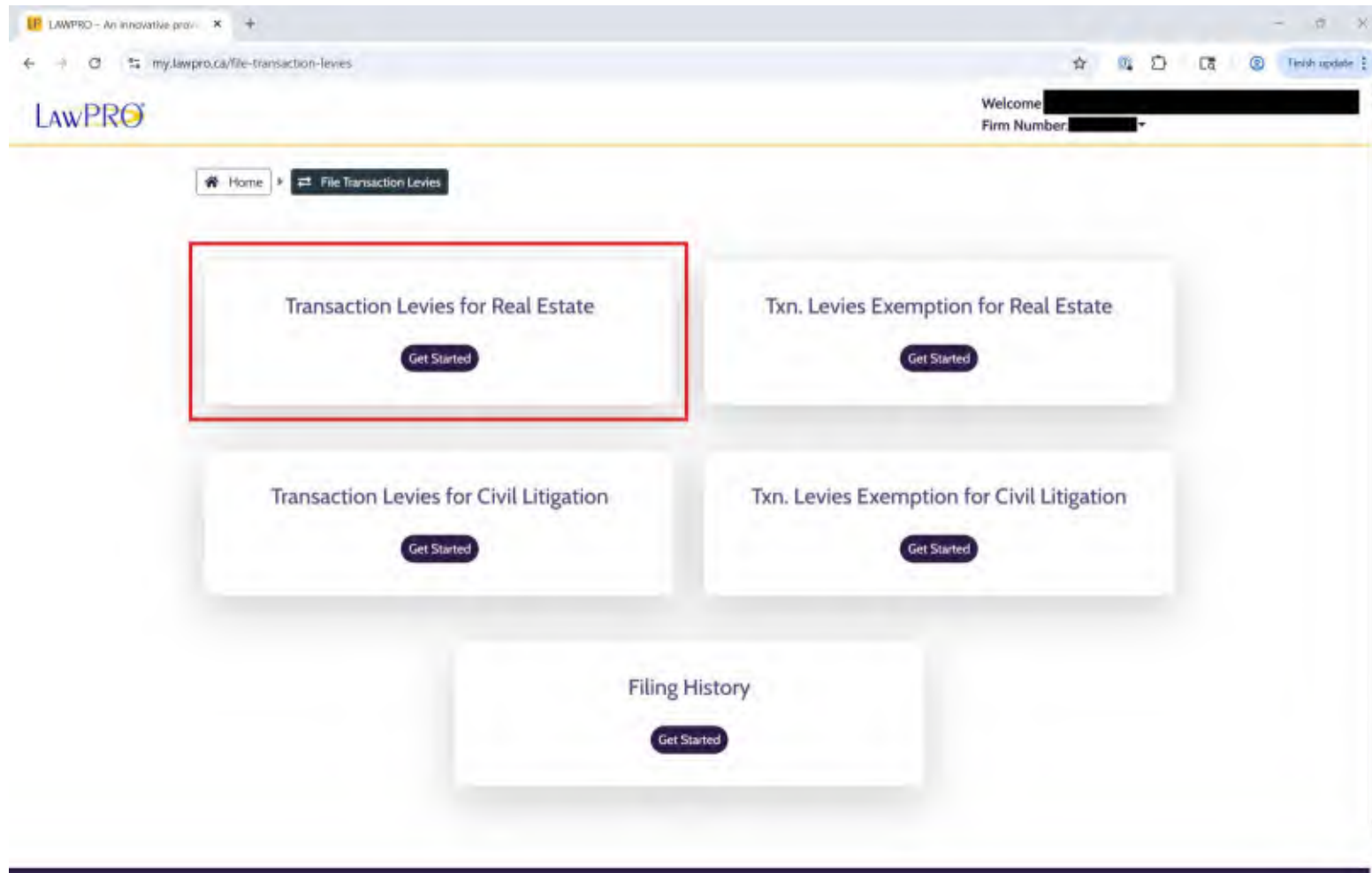
Next steps: Note that you must first "Review" your Exemption from Civil Litigation Transaction Levy form before being able to SUBMIT it online

- Click **Review** to see if your form is valid for submission, OR
- Click **Cancel** to exit the application

[Review](#)[Cancel](#)

3. FILE AND PAY OUTSTANDING TRANSACTION LEVIES FOR LAWYERS THAT ARE NOT EXEMPT

1. To file a Real Estate Transaction Levy, return to the **“File Transaction Levies”** landing page and click on **“Transaction Levies for Real Estate”**.



2. Scroll down to the bottom. Enter the **total number of quarter transactions** that qualify for payment of the real estate levy surcharge. It will automatically calculate the total due at the prescribed rate per transaction. Select the relevant **year** and **quarter ending**. Check off the relevant parties and add **any relevant LSO members** that are missing from the list. **Check the box** as evidence of signature and declaration of accuracy and completeness. Click on **review**. The next step will prompt for credit card or EFT details in order to **make payment online**.

The screenshot shows a web browser window with the URL `my.lawpro.ca/file-transaction-levies/surcharge-real-estate`. The page header includes the LawPRO logo and a welcome message with a user name and firm number. The breadcrumb trail is: Home > File Transaction Levies > Real Estate.

Real Estate Transaction Levy Surcharge

Note.

- Complete this form to record your quarterly Real Estate transaction levies. Please refer to the [FAQs](#) before completing this form.

Firm Number

[Redacted]

Employer/Law Firm name

[Redacted]

Employer/Law Firm address 1

[Redacted]

Employer/Law Firm address 2

[Redacted]

Employer/Law Firm address 3

[Redacted]

City	Province	Postal Code	Country
[Redacted]	[Redacted]	[Redacted]	[Redacted]
Home phone number	Firm phone number	Work phone number	Work phone extension
[Redacted]	[Redacted]	[Redacted]	[Redacted]
Additional phone number	Website	Fax number	Email address
[Redacted]	[Redacted]	[Redacted]	[Redacted]

A red Adobe PDF icon is visible in the bottom right corner of the page.

Total quarterly transactions *

Record the total number of transactions that qualify for payment of the real estate levy surcharge.

0 x \$ 65

Total \$0.00

Select year *

select

Select a quarter ending *

select

List of members *

Listed below are the names and Law Society numbers of all lawyers whose transactions are included in this Real Estate Transaction Summary Form, including those members who are not exempt from the Real Estate Transaction Surcharge but who nonetheless had zero transactions during this quarter. If a person should not be on the list for this filing, uncheck the box adjacent to their name. New names may be added to this filing by following the instructions at the bottom of the list of members.

LSO #

Last Name

First Name

2 members

Additional LAWYERS.

- Enter the full LSO number (five numerals plus one alpha character) and last name of the LAWYER being added to the Member List for the purpose of this filing ONLY. Note that the LSO number and last name must be an exact match with our records.



Additional LAWYERS.

- Enter the full LSO number (five numerals plus one alpha character) and last name of the LAWYER being added to the Member List for the purpose of this filing ONLY. Note that the LSO number and last name must be an exact match with our records.
- Click the "Add" button.
- Repeat the steps above for each new LAWYER you wish to add to your firm's Member List for the purpose of this filing ONLY.

LSO # *	Last Name *	
		Add

Declaration

I hereby certify that the above information is correct.

☐ Please check this box to evidence your signature for the declaration above.

Next steps: Note that you must first "Review" your Real Estate Transaction Levy Surcharge form before being able to SUBMIT it online.

- Click **Review** to see if your form is valid for submission, OR
- Click **Cancel** to exit the application.

4. It will automatically redirect to the payment gateway to enter either your **credit card or EFT information** as selected:

Make Payment

Amount: 1,000.00
Transaction Reference: 1234567890



Cheque Number
(not required)



Transfer Number
(5-digit number)



Banking Institution
(3-digit number)



Account Number
(maximum 12-digit number)

Account Holder Name (*)

Phone Number (*)

Branch Location (*)

Banking Institution (*)

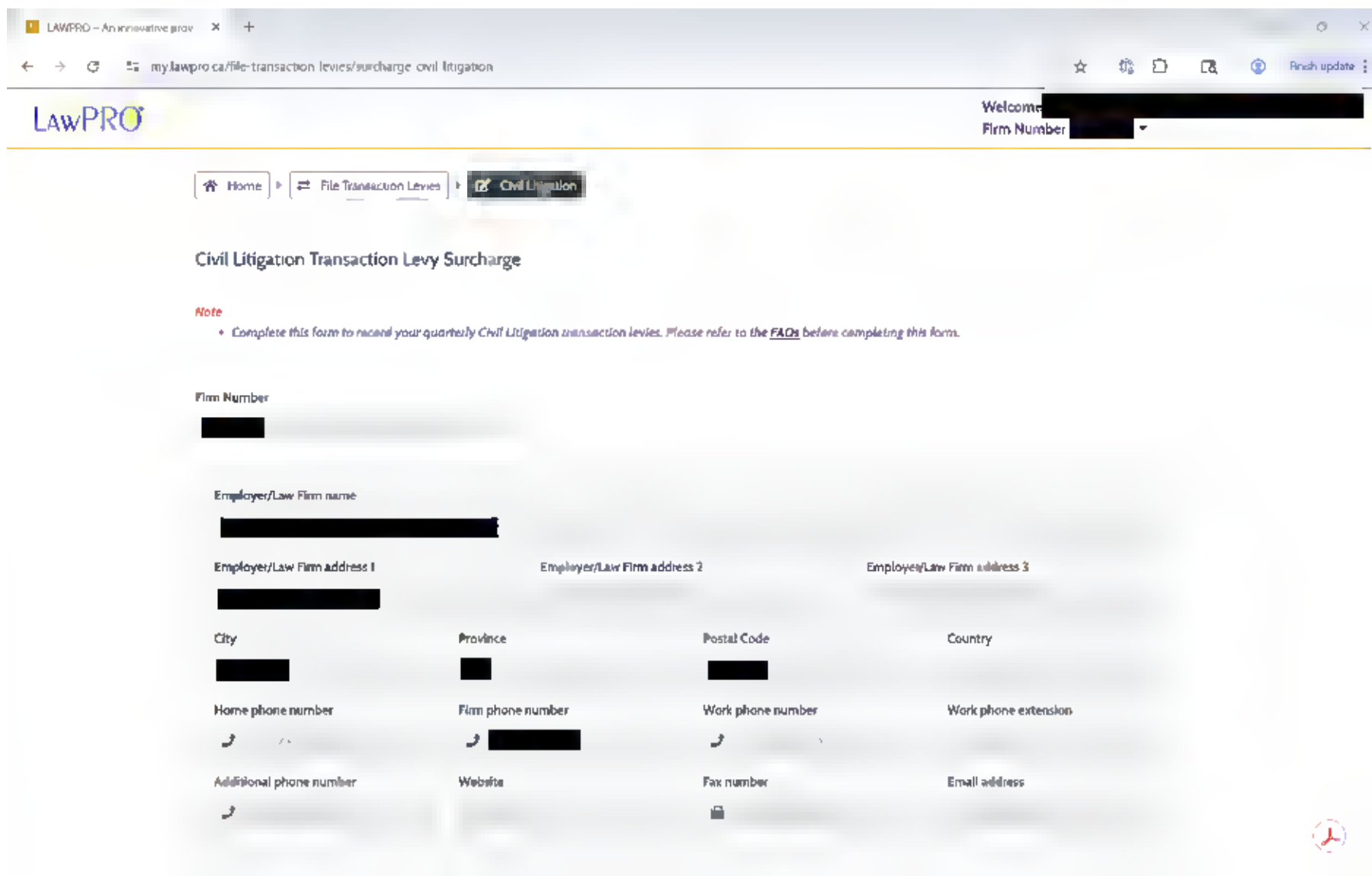
5. To file a Civil Litigation Transaction Levy, return to the **“File Transaction Levies”** landing page and click on **“Transaction Levies for Civil Litigation”**.

The screenshot displays the LAWPRO website interface. The browser's address bar shows the URL `my.lawpro.ca/file-transaction-levies`. The page features a navigation bar with a 'Home' button and a 'File Transaction Levies' button. Below the navigation bar, the page is organized into a grid of four main sections, each with a 'Get Started' button:

- Transaction Levies for Real Estate
- Txn. Levies Exemption for Real Estate
- Transaction Levies for Civil Litigation** (highlighted with a red box)
- Txn. Levies Exemption for Civil Litigation

At the bottom of the page, there is a 'Filing History' section with a 'Get Started' button. The top right corner of the page shows a 'Welcome' message and a 'Firm Number' dropdown menu.

6. Scroll down to the bottom. Enter the **total number of quarter transactions** that qualify for payment of the civil litigation levy surcharge. It will automatically calculate the total due at the prescribed rate per transaction. Select the relevant **year** and **quarter ending**. Check off the relevant parties and add **any relevant LSO members** that are missing from the list. **Check the box** as evidence of signature and declaration of accuracy and completeness. Click on **review**. The next step will prompt for credit card or EFT details in order to **make payment online**.



The screenshot shows a web browser window with the URL `my.lawpro.ca/file-transaction-levies/surcharge-civil-litigation`. The page title is "Civil Litigation Transaction Levy Surcharge". A note states: "Complete this form to record your quarterly Civil Litigation transaction levies. Please refer to the [FAQs](#) before completing this form."

The form fields are as follows:

- Firm Number: [Redacted]
- Employer/Law Firm name: [Redacted]
- Employer/Law Firm address 1: [Redacted]
- Employer/Law Firm address 2: [Redacted]
- Employer/Law Firm address 3: [Redacted]
- City: [Redacted]
- Province: [Redacted]
- Postal Code: [Redacted]
- Country: [Redacted]
- Home phone number: [Redacted]
- Firm phone number: [Redacted]
- Work phone number: [Redacted]
- Work phone extension: [Redacted]
- Additional phone number: [Redacted]
- Website: [Redacted]
- Fax number: [Redacted]
- Email address: [Redacted]

A redacted area is visible at the bottom right of the form.

Total quarterly transactions *

Record the total number of transactions that qualify for payment of the civil litigation levy surcharge

For files opened on or after January 1, 2018 # of transactions * 0 x \$ 100 = \$0.00

For files opened on or before January 1, 2018 # of transactions * 0 x \$ 50 = \$0.00

Total \$0.00

Select year *

select

Select a quarter ending *

select

List of members *

Listed below are the names and Law Society numbers of all lawyers whose transactions are included in this Civil Litigation Transaction Summary Form, including those members who are not exempt from the Civil Litigation Transaction Surcharge but who nonetheless had zero transactions during this quarter. If a person should not be on the list for this filing, uncheck the box adjacent to their name. New names may be added to this filing by following the instructions at the bottom of the list of members.

☐ LSO # -

Last Name

First Name

☐☐☐ Add new member

Additional LAWYERS.

- Enter the full LSO number (five numerals plus one alpha character) and last name of the LAWYER being added to the Member List for the purpose of this filing ONLY. Note that the LSO number and last name must be an exact match with our records.
- Click the "Add" button.
- Repeat the steps above for each new LAWYER you wish to add to your firm's Member List for the purpose of this filing ONLY.

LSO # *	Last Name *	
		Add

Declaration

I hereby certify on behalf of all the LAWYERS listed on this form that the above information is correct.

☐ Please check this box to evidence your signature for the declaration above *

Next steps: Note that you must first **Review** your Civil Litigation Transaction Levy Surcharge form before being able to **SUBMIT** it online.

- Click **Review** to see if your form is valid for submission, OR
- Click **Cancel** to exit the application.

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7. To make payment, select a mode of payment saved or **add a new method of payment**.

Select a mode of payment * Credit Card Please select a Credit Card * ☒ Pay with a new card ☐ Save for future one-time payment?	Select a mode of payment * Pre-Authorized Bank Account withdrawal Please select an EFT * ☒ Pay with a new EFT ☐ Save for future one-time payment?
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[illegible]

FOR INDIVIDUALS

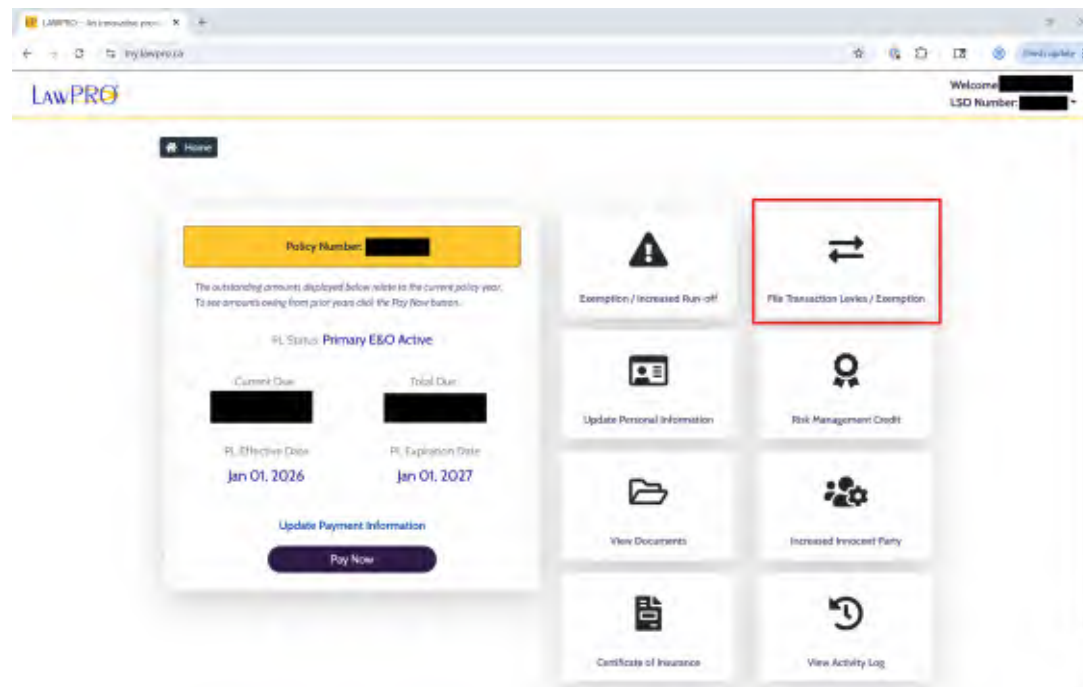
Transaction Levy and Exemption Filing Instructions

This document has three sections to help you complete your filing:

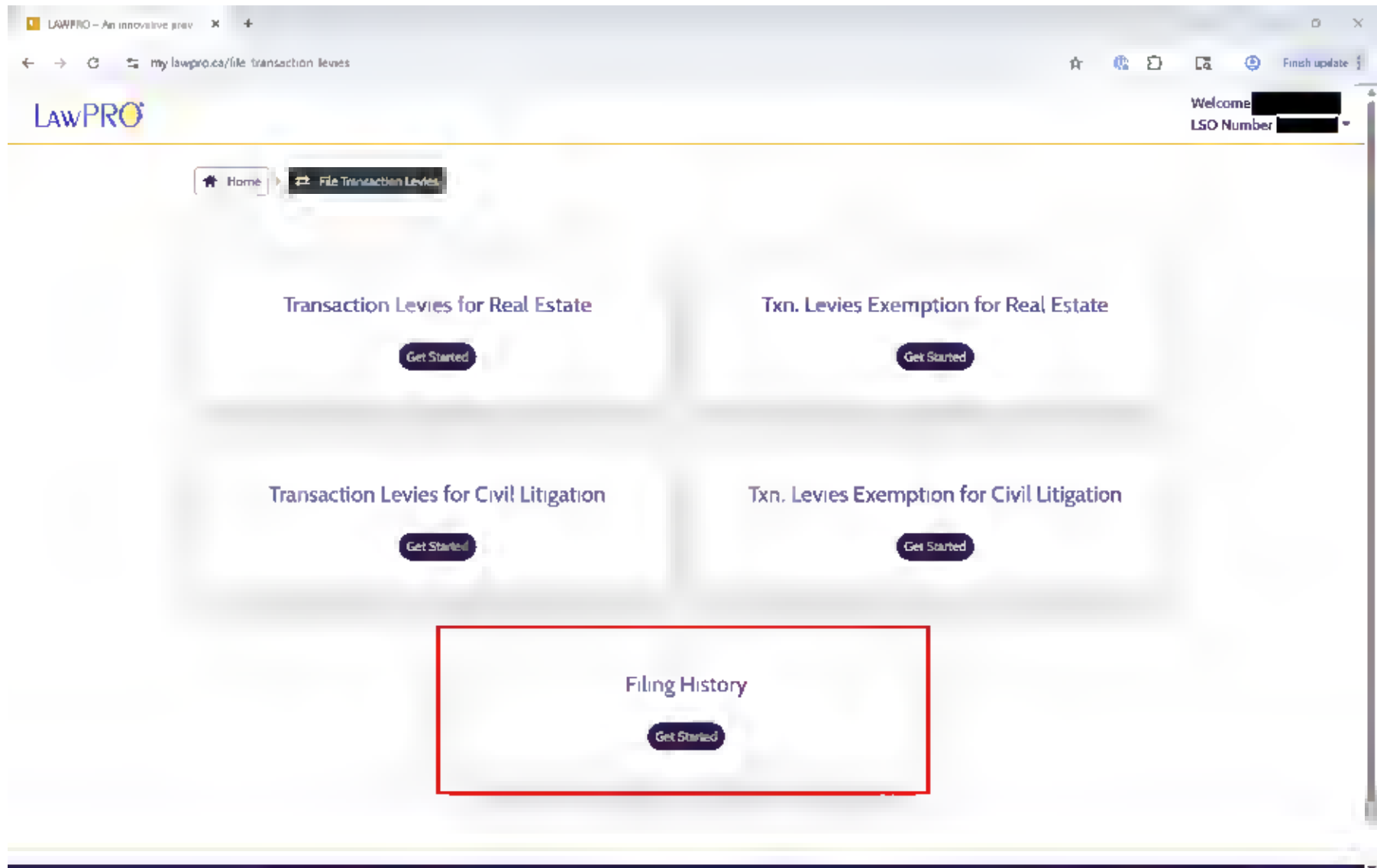
1. Review your transaction levy history
2. If applicable, complete your exemption forms
3. File and pay your outstanding transaction levies if you are not exempt

1. REVIEW YOUR TRANSACTION LEVY HISTORY

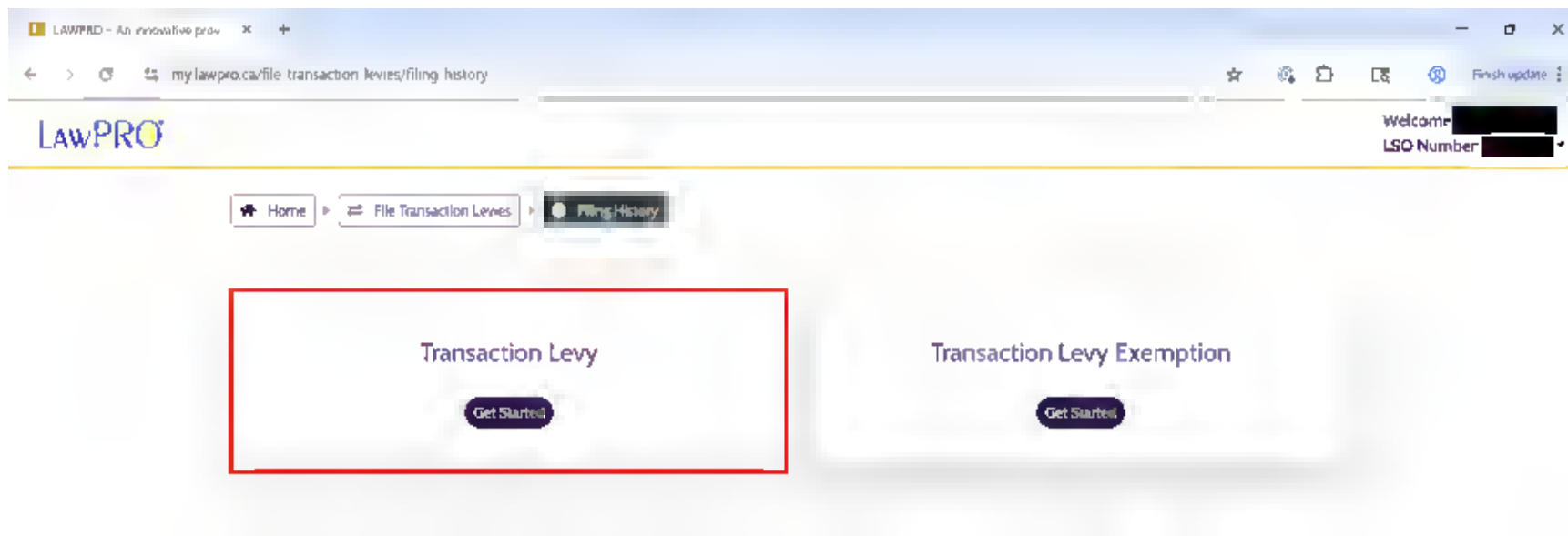
1. Log in to my.lawpro.ca using your LSO number and password.
2. To file as an **Individual**, click on the **“File Transaction Levies / Exemption”** tile.



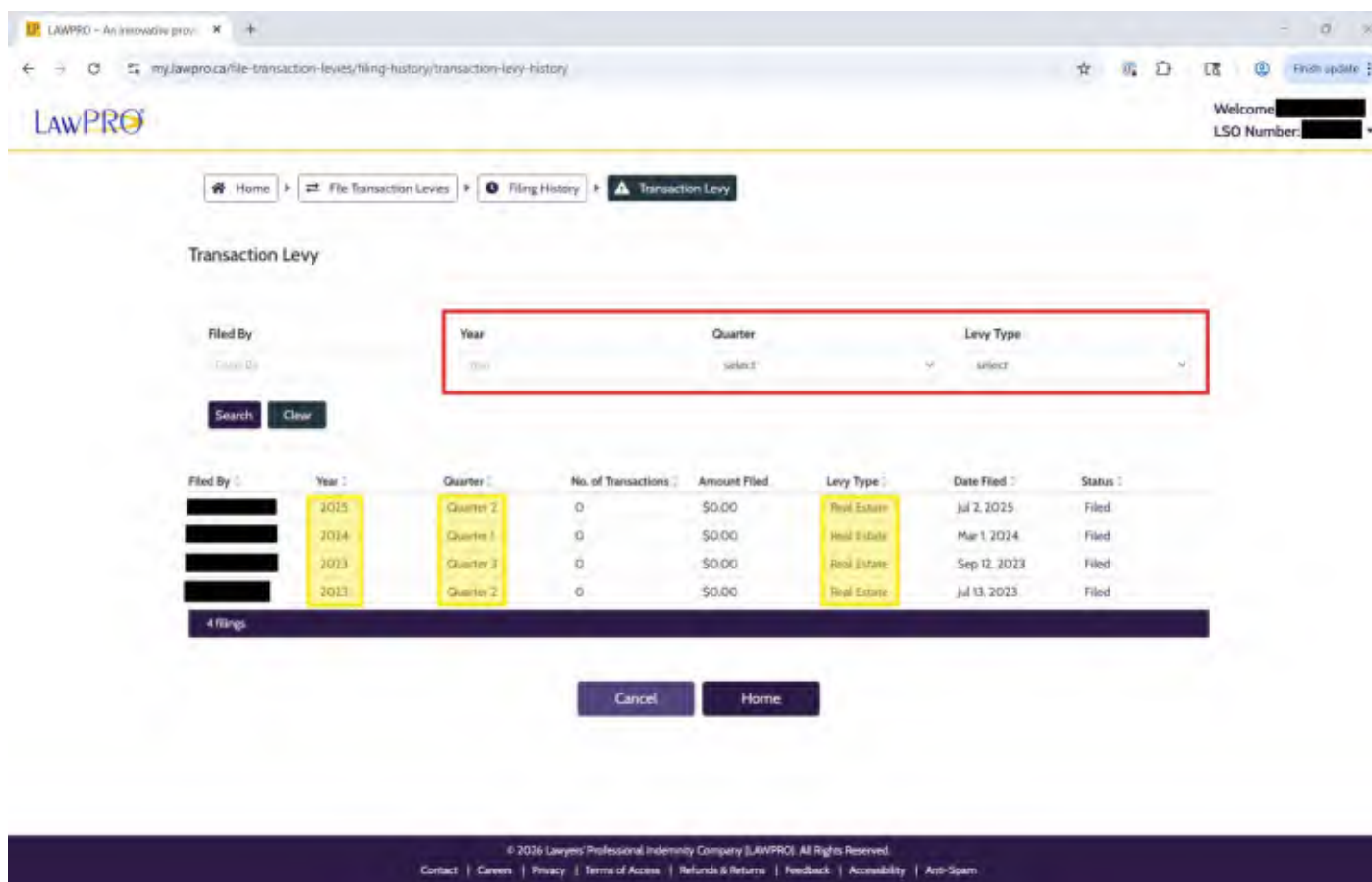
3. Before filing, please review your **“Filing History”** to assess which transaction levies by quarter and by year are missing. **Please note that all insureds are required to file quarterly Transaction Levy forms OR a Transaction Levy Exemption form annually UNLESS you qualify for the Restricted Area of Practice Option (RAOP) under the Primary E&O program as part of the annual renewal process.**



4. If the **Transaction Levy surcharge applies**, click on the **“Transaction Levy”** tile to view the history of quarterly filings to assess which periods have not been completed. **If you had no transactions this quarter, you are still required to file declaring you had zero transactions.**



5. Please filter by **Levy Type**, **Year**, and/or **Quarter**. You will then see the quarters you have filed. Any missing quarters have yet to be filed.



Transaction Levy

Filed By: [Name]

Year: 2025 Quarter: Quarter 1 Levy Type: Real Estate

Search Clear

Filed By	Year	Quarter	No. of Transactions	Amount Filed	Levy Type	Date Filed	Status
[Name]	2025	Quarter 1	0	\$0.00	Real Estate	Jul 2, 2025	Filed
[Name]	2024	Quarter 1	0	\$0.00	Real Estate	Mar 1, 2024	Filed
[Name]	2023	Quarter 3	0	\$0.00	Real Estate	Sep 12, 2023	Filed
[Name]	2023	Quarter 2	0	\$0.00	Real Estate	Jul 13, 2023	Filed

4 filings

Cancel Home

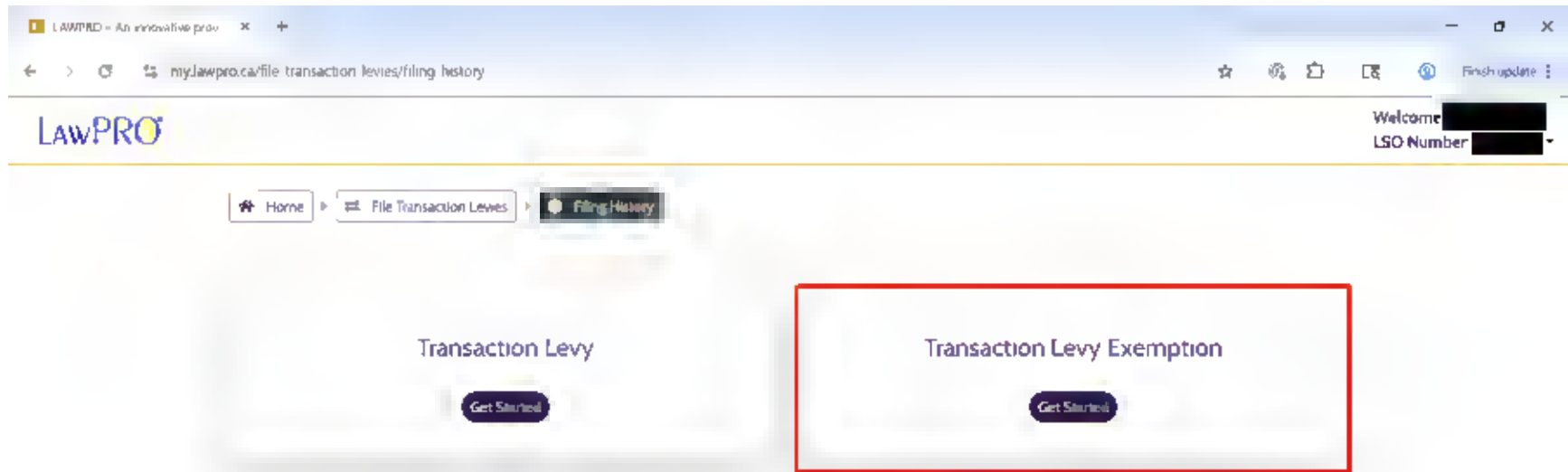
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For this example, this individual needs to file for the following periods to be compliant given their circumstances.

Transaction Levy	Year	Outstanding Quarters
Real Estate	2025	Q1, Q3, Q4
	2024	Q2, Q3, and Q4
	2023	Q1 and Q4
Civil Litigation	2025	ALL
	2024	ALL
	2023	ALL

2. IF APPLICABLE, COMPLETE YOUR TRANSACTION LEVY EXEMPTION FORMS

1. If the Transaction Levy Surcharge **does not apply**, review the **“Transaction Levy Exemption”** tile to assess what years an exemption has been filed.



2. A separate form needs to be completed for Civil Litigation AND for Real Estate. Filter by **Year** and **Levy Type** as circled in red below. For this example, this member has filed both the Civil Litigation and Real Estate Exemption for 2021, 2022, 2023, and 2024. They need to file both the Civil Litigation and Real Estate Exemption for 2025 and 2026.

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my.lawpro.ca/file-transaction-levies/filing-history/transaction-levy-exemption-history

☆🔍📁📄👤Finish update

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Welcome [redacted]
LSO Number [redacted]

HomeFile Transaction LeviesFiling HistoryTransaction Levy Exemption

Transaction Levy Exemption

Filed By
[redacted]
[redacted]
[redacted]
[redacted]
[redacted]
[redacted]
[redacted]
[redacted]
[redacted]
[redacted]

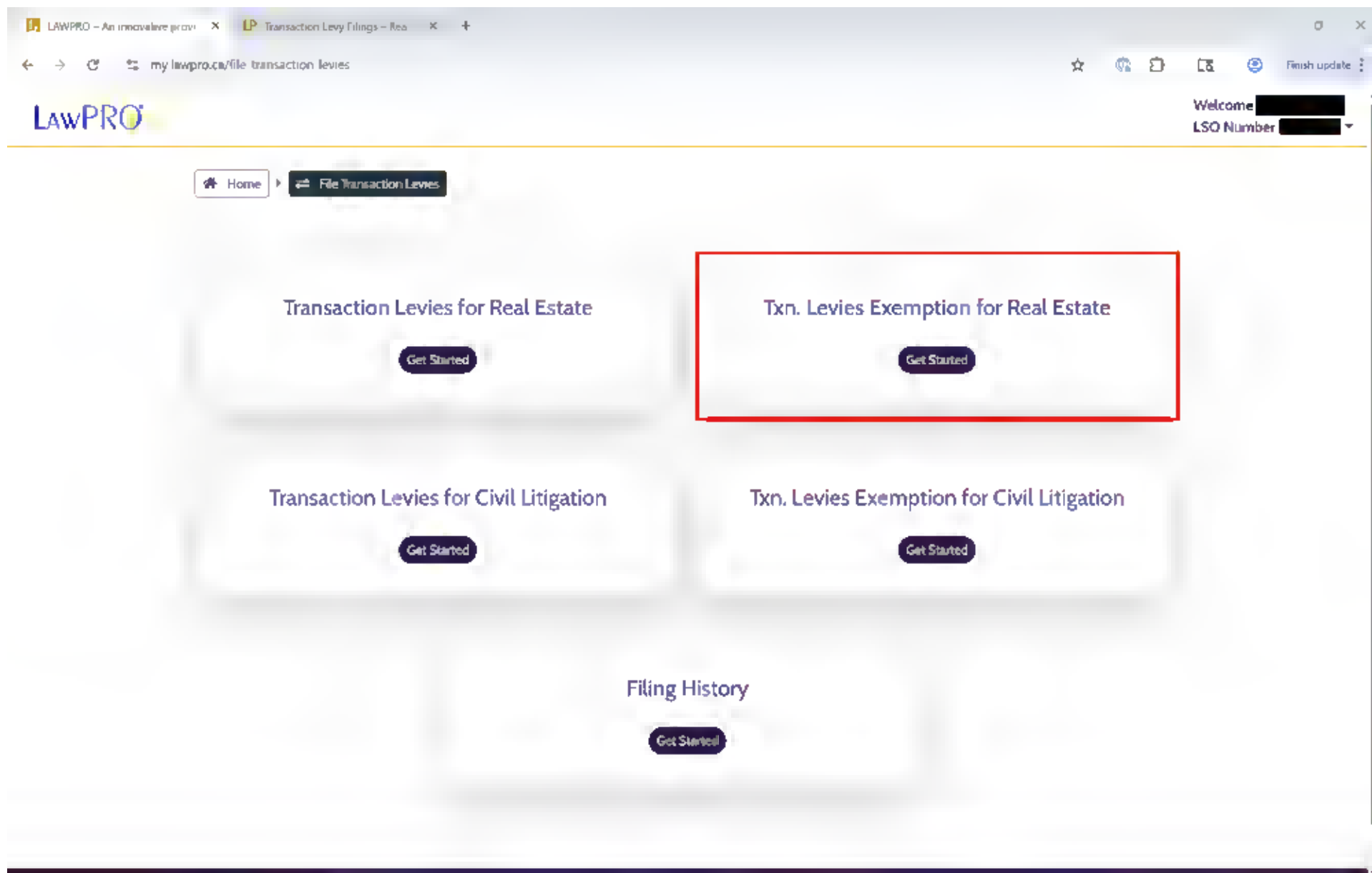
SearchClear

Year

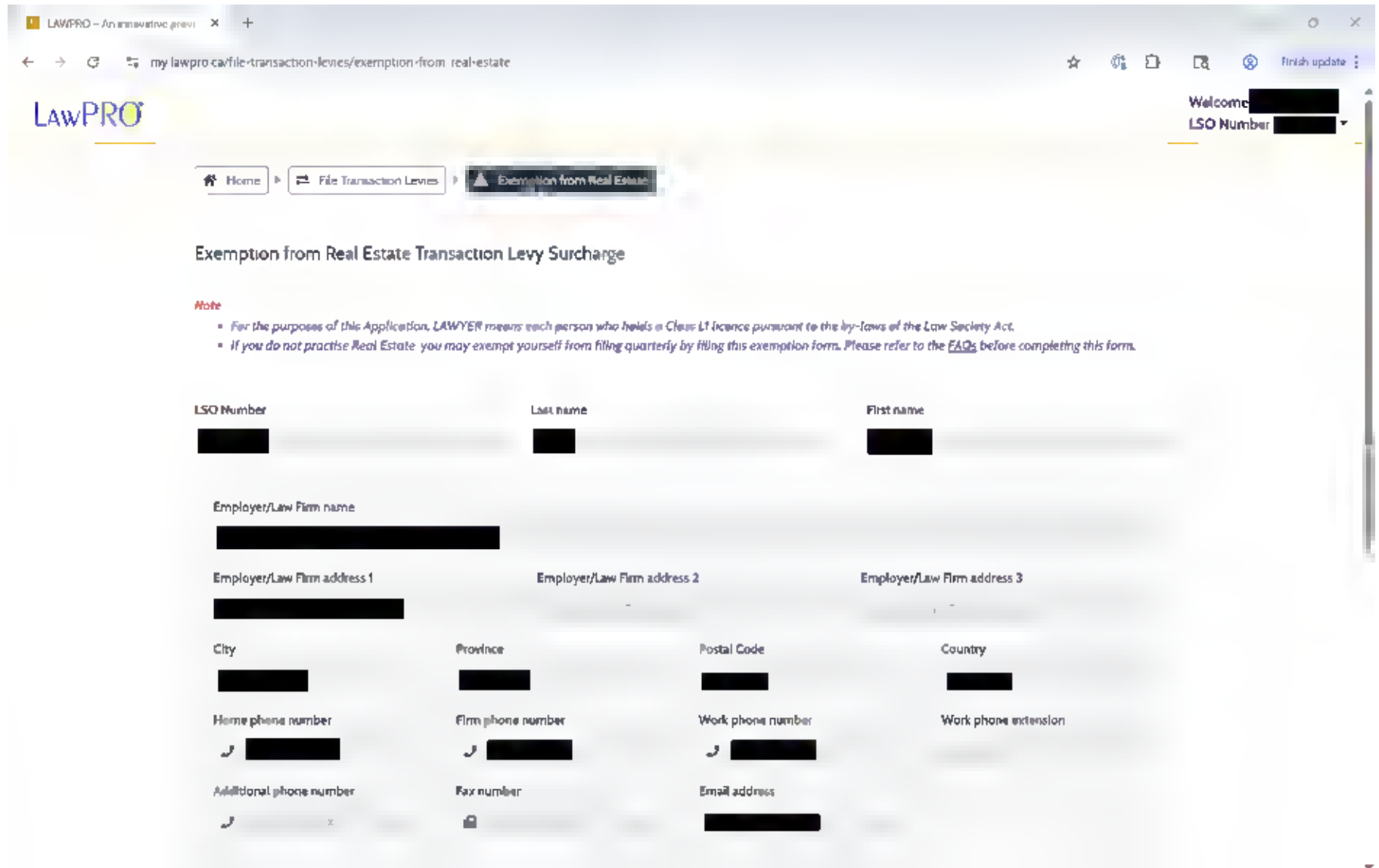
Levy Type
select

Filed By	Year	Levy Type	Date Filed
[redacted]	2024	Civil Litigation	May 23, 2024
[redacted]	2024	Real Estate	May 23, 2024
[redacted]	2023	Civil Litigation	Oct 11, 2022
[redacted]	2023	Real Estate	Oct 11, 2022
[redacted]	2022	Civil Litigation	Oct 11, 2021
[redacted]	2022	Real Estate	Oct 11, 2021
[redacted]	2021	Civil Litigation	Oct 13, 2020
[redacted]	2021	Real Estate	Oct 13, 2020
[redacted]	2020	Civil Litigation	Oct 14, 2019

3. To file a Real Estate Transaction Levy Exemption, return to the **“File Transaction Levies”** landing page and click on **“Txn. Levies Exemption for Real Estate”**.



4. Scroll down to the bottom of the screen. Select the **year** drop down and **check the box** as circled in red below. Click on review and submit. **You will need to separately submit the form for EACH relevant year missing.**



my.lawpro.ca/file-transaction-levies/exemption-from-real-estate

Welcome [redacted]
LSO Number [redacted]

Home File Transaction Levies Exemption from Real Estate

Exemption from Real Estate Transaction Levy Surcharge

Note

- For the purposes of this Application, **LAWYER** means each person who holds a Class LT licence pursuant to the by-laws of the Law Society Act.
- If you do not practise Real Estate you may exempt yourself from filing quarterly by filing this exemption form. Please refer to the [FAQs](#) before completing this form.

LSO Number [redacted] Last name [redacted] First name [redacted]

Employer/Law Firm name [redacted]

Employer/Law Firm address 1 [redacted] Employer/Law Firm address 2 [redacted] Employer/Law Firm address 3 [redacted]

City [redacted] Province [redacted] Postal Code [redacted] Country [redacted]

Home phone number [redacted] Firm phone number [redacted] Work phone number [redacted] Work phone extension [redacted]

Additional phone number [redacted] Fax number [redacted] Email address [redacted]

Select year *

select

select

2026

2025

2024

2023

2022

Declaration

I hereby certify that the above information is correct.

☐ Please check this box to evidence your signature for the declaration above *

Next steps. Note that you must first 'Review' your Exemption from Real Estate Transaction Levy form before being able to SUBMIT it online

- Click **Review** to see if your form is valid for submission, OR
- Click **Cancel** to exit the application

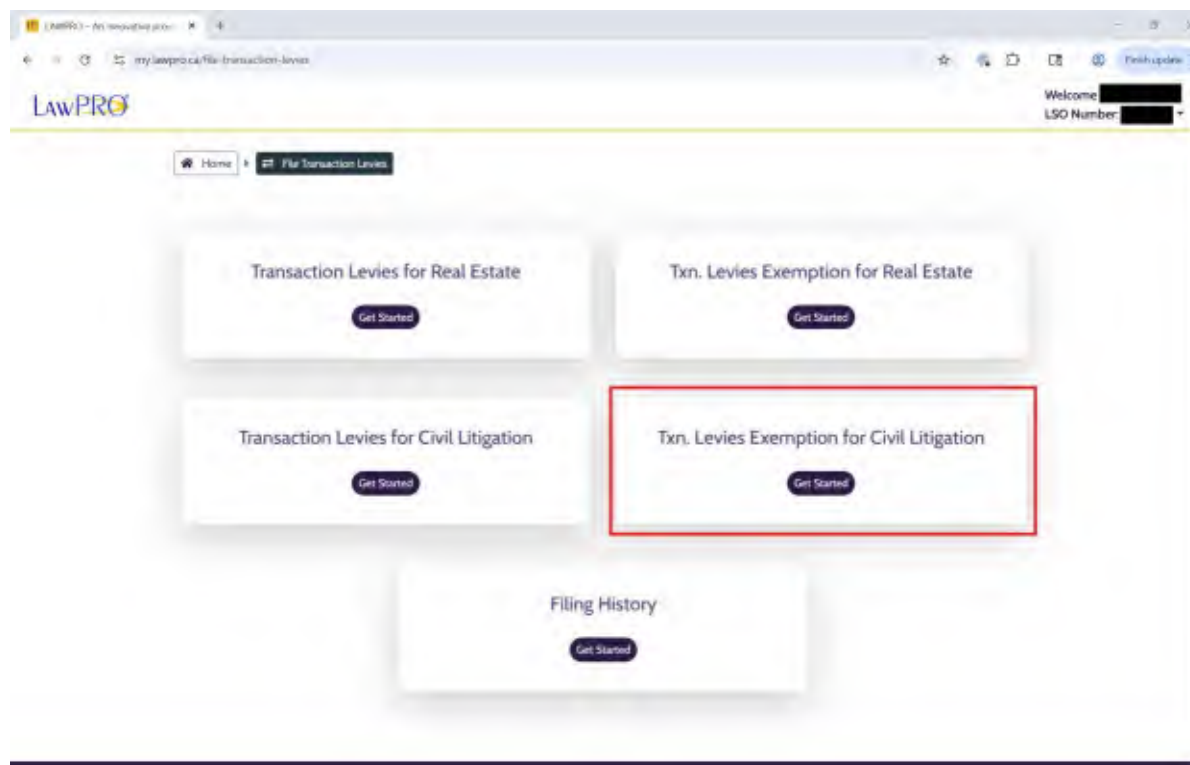
Review

Cancel

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5. To file a Civil Litigation Levy Exemption, return to the **“File Transaction Levies”** landing page and click on **“Txn. Levies Exemption for Civil Litigation”**.



6. Scroll down to the bottom of the screen. Select the **year** drop down and **check the box** as circled in red below. Click on review and submit. **You will need to separately submit the form for EACH relevant year missing.**

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my.lawpro.ca/file-transaction-levies/exemption-from-civil-litigation

Welcome [redacted]
LSO Number [redacted]

Home File Transaction Levies Exemption from Civil Litigation

Exemption from Civil Litigation Transaction Levy Surcharge

Note.

- For the purposes of this application, **LAWYER** means each person who holds a Class LJ licence pursuant to the by-laws of the Law Society Act
- If you do not practise Civil Litigation, use this form to exempt yourself from quarterly filings. Please refer to the [FAQs](#) before completing this form

LSO Number [redacted] Last name [redacted] First name [redacted]

Employer/Law Firm name [redacted]

Employer/Law Firm address 1 [redacted] Employer/Law Firm address 2 [redacted] Employer/Law Firm address 3 [redacted]

City [redacted] Province [redacted] Postal Code [redacted] Country [redacted]

Home phone number [redacted] Firm phone number [redacted] Work phone number [redacted] Work phone extension [redacted]

Additional phone number [redacted] Fax number [redacted] Email address [redacted]

Select year *

select

select

2026

2025

2024

2023

2022

Declaration

I hereby certify that the above information is correct.

☐ Please check this box to evidence your signature for the Declaration above *

Next steps: Note that you must first "Review" your Exemption from Civil Litigation Transaction Levy form before being able to SUBMIT it online

- Click **Review** to see if your form is valid for submission, OR
- Click **Cancel** to exit the application

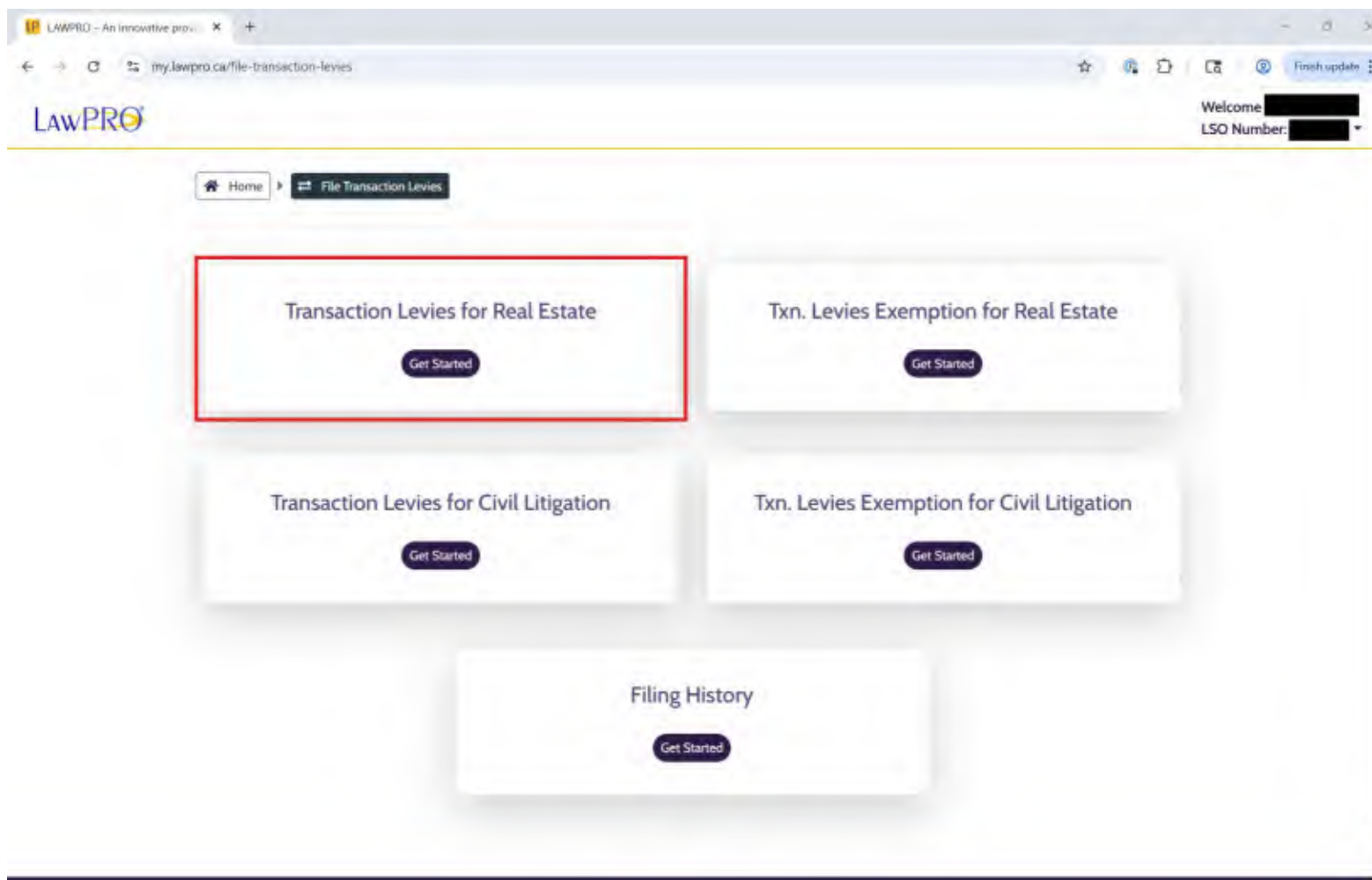
Review

Cancel

3. FILE AND PAY YOUR OUTSTANDING TRANSACTION LEVIES IF YOU ARE NOT EXEMPT

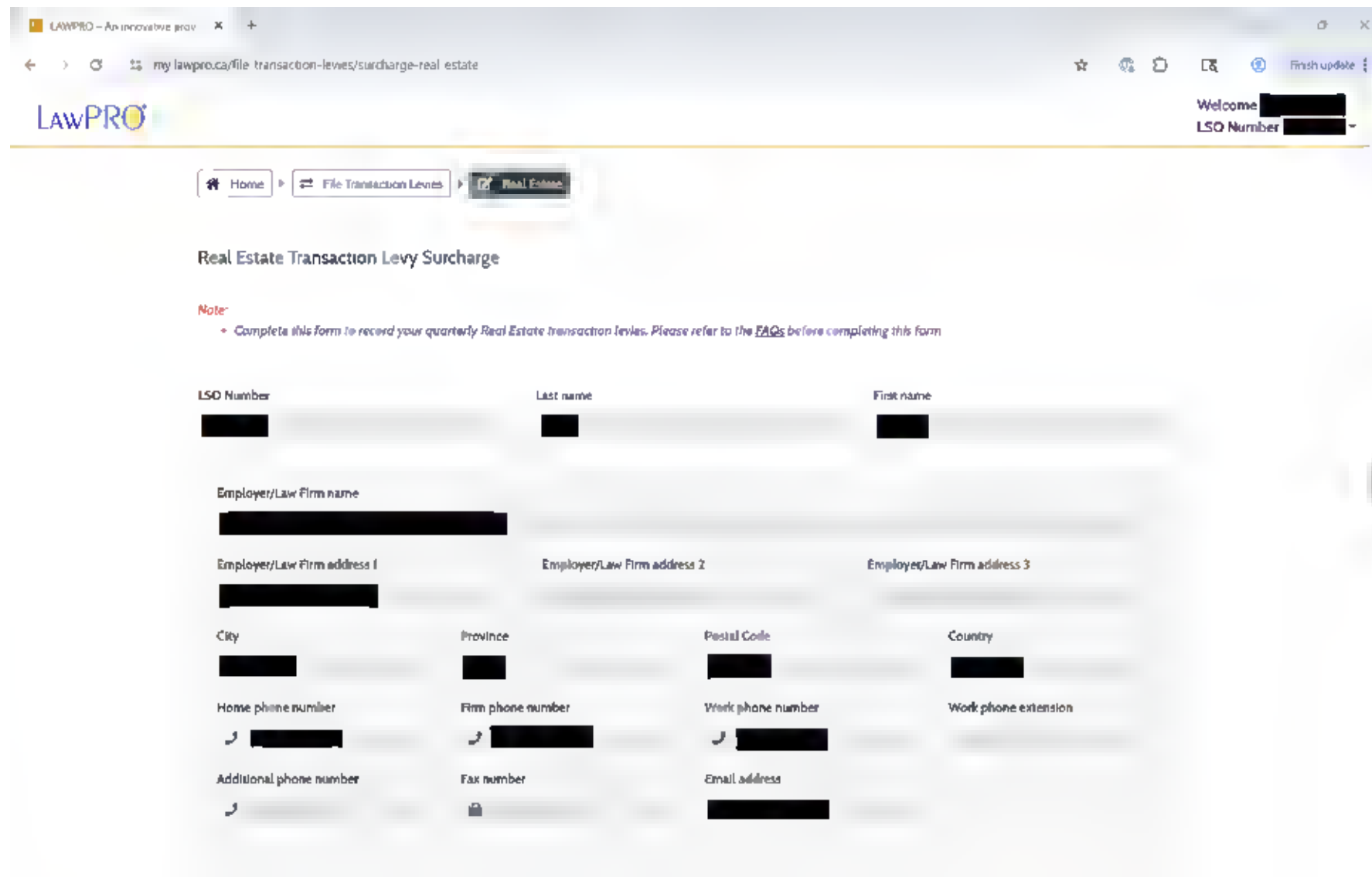
TRANSACTION LEVY SURCHARGE FILING – REAL ESTATE AND CIVIL LITIGATION

1. To file a Real Estate Transaction Levy, return to the **“File Transaction Levies”** landing page and click on **“Transaction Levies for Real Estate”**.



2. Scroll down to the bottom. Enter the **total number of quarter transactions** that qualify for payment of the real estate levy surcharge. It will automatically calculate the total due at the prescribed rate per transaction. Select the relevant **year** and **quarter ending**. **Check the box** as

evidence of signature and declaration of accuracy and completeness. Click on **review**. The next step will prompt for credit card or EFT details in order to **make payment online**.



The screenshot shows a web browser window with the URL `my.lawpro.ca/file-transaction-levies/surcharge-real-estate`. The page title is "Real Estate Transaction Levy Surcharge". A note indicates that the form is used to record quarterly Real Estate Transaction Levies and refers to the FAQs. The form fields are as follows:

LSO Number	Last name	First name	
[Redacted]	[Redacted]	[Redacted]	
Employer/Law Firm name			
[Redacted]			
Employer/Law Firm address 1	Employer/Law Firm address 2	Employer/Law Firm address 3	
[Redacted]			
City	Province	Postal Code	Country
[Redacted]	[Redacted]	[Redacted]	[Redacted]
Home phone number	Firm phone number	Work phone number	Work phone extension
[Redacted]	[Redacted]	[Redacted]	
Additional phone number	Fax number	Email address	
[Redacted]	[Redacted]	[Redacted]	

Total quarterly transactions *

0 x \$ 65

Recover the total number of transactions that qualify for payment of the real estate levy surcharge

Total \$0.00

Select year *

2025

Select a quarter ending *

March 31

Declaration

I hereby certify that the above information is correct.

☒ Please check this box to evidence your signature for the declaration above *

Next steps: Note that you must first "Review" your Real Estate Transaction Levy Surcharge form before being able to SUBMIT it online

- Click **Review** to see if your form is valid for submission, OR
- Click **Cancel** to exit the application

Review

Cancel

3. To make payment, select a mode of payment saved or **add a new method of payment**.

4. It will automatically redirect to the payment gateway to enter either your **credit card** or **EFT information** as selected:

5. To file a Civil Litigation Transaction Levy, return to the **“File Transaction Levies”** landing page and click on **“Transaction Levies for Civil Litigation”**.

The screenshot displays the LawPRO website's "File Transaction Levies" landing page. The browser's address bar shows the URL "my.lawpro.ca/file-transaction-levies". The page features a navigation bar with "Home" and "File Transaction Levies" (the latter is highlighted). The main content area contains four cards, each with a "Get Started" button. The card for "Transaction Levies for Civil Litigation" is highlighted with a red rectangular box. Below these cards is a "Filing History" card, also with a "Get Started" button. The top right of the page shows a user login area with "Welcome" and "LSO Number" followed by redacted information.

6. Scroll down to the bottom. Enter the **total number of quarter transactions** that qualify for payment of the real estate levy surcharge. It will automatically calculate the total due at the prescribed rate per transaction. Select the relevant **year** and **quarter ending**. **Check the box** as evidence of signature and declaration of accuracy and completeness. Click on **review**. The next step will prompt for credit card or EFT details in order to **make payment online**.

The screenshot shows a web browser window with the URL `my.lawpro.ca/file transaction levies/surcharge civil litigation`. The page features the LAWPRO logo and a navigation menu with 'Home', 'File Transaction Levies', and 'Civil Litigation'. The main heading is 'Civil Litigation Transaction Levy Surcharge'. A note states: 'Complete this form to record your quarterly Civil Litigation transaction levies. Please refer to the FAQs before completing this form.' The form contains several input fields for user and firm information, all of which are redacted with black boxes. The fields are organized as follows:

LSO Number	Last name	First name
[Redacted]	[Redacted]	[Redacted]

Employer/Law Firm name
[Redacted]

Employer/Law Firm address 1	Employer/Law Firm address 2	Employer/Law Firm address 3
[Redacted]	[Redacted]	[Redacted]

City	Province	Postal Code	Country
[Redacted]	[Redacted]	[Redacted]	[Redacted]

Home phone number	Firm phone number	Work phone number	Work phone extension
[Redacted]	[Redacted]	[Redacted]	[Redacted]

Additional phone number	Fax number	Email address
[Redacted]	[Redacted]	[Redacted]

Total quarterly transactions *

Record the total number of transactions that qualify for payment of the civil litigation levy surcharge

For files opened on or after January 1 2018 # of transactions * 0 x \$ 100 = \$0.00

For files opened on or before January 1 2018 # of transactions * 0 x \$ 50 = \$0.00

Total \$0.00

Select your "

select

Required

Select a quarter ending "

select

Declaration

I hereby certify that the above information is correct

☐ Please check this box to evidence your signature for the declaration above *

Next steps: Note that you must first 'Review' your Civil Litigation Transaction Levy Surcharge form before being able to SUBMIT it online.

- Click **Review** to see if your form is valid for submission. OR
- Click **Cancel** to exit the application

Review

Cancel

7. To make payment, select a mode of payment saved or add a **new method of payment**.

Select a mode of payment *

Credit Card

Please select a Credit Card *

✓
Pay with a new card

☐ Save for future one-time payment?

Select a mode of payment *

Pre-Authorized Bank Account withdrawal

Please select an EFT *

✓
Pay with a new EFT

☐ Save for future one-time payment?

Make Payment

Transaction Date & Time: 04/27/2020 02:00 AM



Cheque Number
(8-dt Number)



Transfer Number
(5-digit Number)



Banking Institution
(3-digit Number)



Account Number
(Maximum 12-digit Number)

Account Holder Name(*)

Account Number(*)

Transfer Number(*)

Banking Institution(*)

[Go Back](#)

How To NOTIFY LAWPRO ABOUT LAWYERS JOINING OR LEAVING YOUR LAW FIRM

SCENARIO 1: Lawyer joins your firm from another law firm

Log into My LAWPRO and go to Member List. Select Add Member and complete the details of the new lawyer joining the firm.

SCENARIO 2: Lawyer leaves your firm

Log into My LAWPRO and go to Member List. Select Remove Member and complete the details for the lawyer leaving the firm.

SCENARIO 3: Lawyer joins your firm as a new call to the Ontario bar or lawyer re-enters practice after a period of exemption

Lawyer must complete and submit a "New Applicant" application for Professional Liability Insurance.

Online application can be completed at lawpro.ca (log in with the lawyer's Law Society number and confidential password)

SCENARIO 4: Lawyer takes a temporary leave of absence (but remains a member of your law firm)

Lawyer must complete and submit an "Application for Exemption" from Professional Liability Insurance. In the absence of this completed form, coverage will remain in place with premiums unabated.

Online application can be completed at lawpro.ca (log in with the lawyer's Law Society number and confidential password) **OR**

Paper Application for Exemption (for New Applicants) can be downloaded at lawpro.ca (click on "Your Policy" link then "Download an Insurance Form" link)

SCENARIO 5: Lawyer is retiring from or otherwise leaving the private practice of law in Ontario

Log into My LAWPRO and go to Member List. Select Remove Member and complete the details for the lawyer leaving the firm.

Lawyer must complete and submit an 'Application for Exemption' (for New Applicants) to be exempt from Professional Liability Insurance. In the absence of this completed form, coverage will remain in place with premiums unabated. The lawyer may also want to consider purchasing Increased Run-Off Coverage during the period that they are claiming exemption.

Online applications can be completed at lawpro.ca.

Still have questions? Visit our website at lawpro.ca; call us to speak to a LAWPRO Program Coordinator at 416-598-5899 or 1-800-410-1013; or send an email to service@lawpro.ca

Resources for Lawyers

<u>The Lawyer Down the Hall</u>	This is an interview excerpt about the LSO's Coach and Advisor Network program.
<u>When a Law Firm Gets Hacked</u>	This is an article of a firm in Ottawa that was hacked and asked to pay a ransom.
<u>Unauthorised wire transfers from your trust account</u>	This article explores what to do if you have missing funds from your trust account.
<u>Spear Phishing</u>	This article provides a current example of spear phishing.
<u>LSO's Cybersecurity and fraud resources</u>	Includes cybersecurity checklists
<u>Key Dates – LAWPRO</u>	A link to the “Key Dates” on the LAWPRO website that lawyers need to be aware of throughout the year
<u>FAQs – LAWPRO</u>	A link to a frequently asked questions page on the LAWPRO website
<u>Download an Insurance Form – LAWPRO</u>	A link to a page on the LAWPRO website that includes forms, guides, and applications
<u>Insurance Matters [REV- Nov.22] Retired Lawyers Booklet (D5) 2023</u>	A guide for lawyers and others no longer in private practice

SPEAKER BIOS

Raymond Seeger



Raymond is the IT Operations Manager at LAWPRO. In his role, Raymond works with teams across the organization to deliver technology solutions and services that support LAWPRO's operations and commitment to serving Ontario lawyers. His responsibilities include overseeing technology operations, driving continuous improvement initiatives, and helping employees make the most of the tools and systems available to them. Raymond has been with LAWPRO for five years and brings more than 25 years of experience in technology and business operations. Prior to joining LAWPRO, he spent 20 years at Canadian Tire Corporation's corporate offices in a variety of technology and leadership roles. Raymond is passionate about problem solving, technology, and finding practical ways to improve how people work and interact with technology.

Cindy Ramos



Cindy, a Toronto native, is a Quality Assurance Analyst and Trainer in the Underwriting and Customer Service department at LAWPRO. Her role as a Quality Assurance Analyst and Trainer entails establishing trends, data reporting, applying best practices, and improving and developing LAWPRO's Quality and Training program. Cindy has been employed at LAWPRO for over 13 years, first as a Program Coordinator and presently as Quality Assurance Analyst and Trainer. Cindy brings an extensive knowledge of LAWPRO's products and a vast amount of customer service experience. Her professional background includes more than seventeen years experience in the insurance industry for companies such as Fidelity Investments, Transamerica Life Canada, and Intact Insurance.