



News Release

For Immediate Release
September 4, 2025

New Guidance for Legal Professionals: Title Insurers to Begin Reporting to FINTRAC on October 1, 2025

The Federation of Law Societies of Canada has released new guidance to help legal professionals understand upcoming federal regulatory changes that will impact real estate transactions.

As of October 1, 2025, title insurers will be recognized as reporting entities under the [Proceeds of Crime \(Money Laundering\) and Terrorist Financing Act \(PCMLTFA\)](#). This change requires title insurers to report certain information to the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC).

The guidance document — *Notice to the Profession: Title Insurers are Reporting Entities for the Purposes of Anti-Money Laundering as of October 1, 2025* — outlines what legal professionals need to know if they are asked to act as agents for title insurers while representing clients in real estate transactions.

Key considerations include:

- **Client consent:** Lawyers must obtain fully informed consent from their clients before sharing any confidential or privileged information with a title insurer.
- **Professional obligations:** Legal professionals must consider confidentiality, solicitor-client privilege, and the potential for information shared with a title insurer to be reported to FINTRAC.
- **Agency agreements:** The guidance provides insight on what to consider before entering into an agency agreement with a title insurer.

This new guidance is intended to support legal professionals in protecting client interests while meeting their ethical responsibilities in a changing regulatory environment.

The full guidance document is available [here](#).

The Federation of Law Societies of Canada is the national association of the 14 law societies mandated by the provinces and territories to regulate Canada's legal profession in the public interest. It is the body through which Canada's law societies collaborate at the national level and share information on trends and issues affecting the legal profession. It is also the national and international voice of the law societies on matters related to the regulation and core values of the legal profession.

For more information, please contact:

Giulia Doyle

Director, Communications

Federation of Law Societies of Canada

gdoyle@flsc.ca



Federation of
Law Societies
of Canada

Fédération des ordres
professionnels de juristes
du Canada