ONTARIO SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)

COUNSEL/ENDORSEMENT SLIP

COURT FILE NO.: CL-26-00000446-0000 **DATE: October 19, 2026**

NO. ON LIST: 4

TITLE OF PROCEEDING: FCT Insurance Company Ltd. v. KAUR et al

BEFORE: JUSTICE Dunphy

PARTICIPANT INFORMATION

For Plaintiff, Applicant, Moving Party:

Name of Person Appearing	Name of Party	Contact Info
Renée Brosseau; Kenneth Kraft and Fraser Mackinnon Blair	Counsel for the Applicant, FCT Insurance Company Ltd.	renee.brosseau@dentons.com; kenneth.kraft@dentons.com; fraser.mackinnon.blair@dentons.com

For Defendant, Respondent, Responding Party:

Name of Person Appearing	Name of Party	Contact Info
	Kaur et al	

For Other, Self-Represented:

Name of Person Appearing	Name of Party	Contact Info
Jonathan Krieger	Grant Thornton Limited, Proposed Receiver	jonathan.krieger@ca.gt.com

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ENDORSEMENT OF JUSTICE:

[1] This is an extraordinary situation. What is extraordinary is not only the order being asked but also the fact that the situation calling for such an order has been occurring with distressing regularity in the recent past and if left unaddressed represents an exceptionally grave attack on the profession of law at large and the integrity of our civil legal system.

[2] Lawyers are officers of the court and play an integral role in our legal system which itself is the foundation of the rule of law in our society. Lawyer trust accounts, lawyer undertakings and the very concept of trust: these are the principles that this application has unfortunately revealed are in graver danger of being seriously undermined. A decisive reaction is called for and without delay.

[3] The applicant FCT is a title insurance company and brings this application. It concerns two law firms, Simran Law Professional Corporation and JP Mann Law Firm Professional Corporation operated by two Ontario lawyers, Ms. Simranjyot Kaur and Mr. J.P. Mann.

[4] On 25 separate occasions, Ms. Kaur and her firm acted on behalf of vendors in real estate transactions while Mr. Mann and his firm acted for purchasers. A total of more than $18 million in mortgage advances to the purchasers were delivered into the respondents' trust accounts for the purpose of discharging the existing mortgages. Not one of the mortgages was in fact discharged with the mortgage advance proceeds. Solicitors' undertakings to discharge the mortgages were not honoured. None of the funds advanced have been deployed as directed, none of the funds have been returned or accounted for.

[5] The applicant has established a strong prima facie case of serious breaches of trust.

[6] The applicant seeks the appointment of a receiver under s. 101 of the *Courts of Justice Act* to investigate the two subject law firms to determine where the trust funds entrusted to them have gone and to preserve assets.

[7] This is NOT a "one off" case of records having been inadequately maintained or sloppy ledger-keeping. Twenty-five similar cases over an extended period of time, a history of the respondents providing inaccurate or misleading explanations all point to a serious and significant problem. There is every indication that trust funds have been seriously and repeatedly mishandled. Millions of dollars have been received for a particular purpose and have not been applied as directed and have not been returned or accounted for.

[8] This may be the tip of an iceberg or it may be the entire iceberg. The money may be traceable or it may have been lost to tracing entirely. Other clients' money may be involved. There may be enough to go around or there may be shortfalls that need to be calculated and attributed. This situation cries out for a receiver to take possession of the records and to start the process of getting to the bottom of this.

[9] I am granting this extraordinary application. I am satisfied that I have the jurisdiction, that it just and equitable to do so and there is a real risk of further harm should I fail to do so. The Law Society has

appropriately stepped in to ensure safeguards to protect the solicitor-client privilege of clients of the affected firms are safeguarded.

[10] There is a clear necessity to have a third party professional to take charge of the funds and records to ensure that all creditors and clients of the two firms invovled, including the applicants, have their rights preserved and protected.



Date: Oct 19, 2026

Justice S. Dunphy S.C.J.O.