



PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

Organization providing notice under section 34.1 of PIPA	Transamerica Life Canada (Organization)
Decision number (file number)	P2015-ND-13 (File #P2747)
Date notice received by OIPC	June 10, 2014
Date Organization last provided information	March 19, 2015
Date of decision	March 23, 2015
Summary of decision	There is a real risk of significant harm to the individuals affected by this incident. The Organization is required to notify those individuals pursuant to section 37.1 of the <i>Personal Information Protection Act</i> (PIPA).
JURISDICTION	
Section 1(1)(i) of PIPA “organization”	<p>The organization is federally incorporated and licenced under the <i>Alberta Insurance Act</i> to carry on business in Alberta.</p> <p>I have jurisdiction because the Organization is an “organization” as defined in section 1(1)(i)(i) of PIPA.</p>
Section 1(1)(k) of PIPA “personal information”	<p>The incident involved the following information:</p> <ul style="list-style-type: none">• name,• address,• Social Insurance Number (SIN),• net worth,• medical information,• financial information including income. <p>This information is “personal information” as defined in section 1(1)(k) of PIPA and was collected in Alberta.</p>

DESCRIPTION OF INCIDENT	
<input type="checkbox"/> loss <input type="checkbox"/> unauthorized access <input checked="" type="checkbox"/> unauthorized disclosure	
Description of incident	<ul style="list-style-type: none"> • On May 8, 2014, a courier package containing insurance contracts, applications and medical information was delivered to the wrong recipient. • The recipient of the package reported the incident to the Organization on May 26, 2014. • The individual declined to disclose the address the package was delivered to. As a result, the Organization was unable to recover the package. • The recipient of the package indicated that information will be destroyed by May 30, 2014 if it was not recovered by then. • An unsuccessful attempt was made by the courier service to recover the package by performing a door-to-door request to businesses around the area where the package was intended to be delivered. • The Organization was unable to confirm if the recipient destroyed the information as stated above.
Affected individuals	Three individuals were affected; two of the individuals reside in Alberta.
Steps taken to reduce risk of harm to individuals	<ul style="list-style-type: none"> • The Organization tried to recover the package but was unsuccessful as the individual declined to disclose the location of the package. • A door-to-door attempt to recover the package was also not successful.
Steps taken to notify individuals of the incident	The Organization reported that written notifications were sent to affected individuals on June 9, 2014.
REAL RISK OF SIGNIFICANT HARM ANALYSIS	
<p>Harm Some damage or detriment or injury that could be caused to affected individuals as a result of the incident. The harm must also be “significant.” It must be important, meaningful, and with non-trivial consequences or effects.</p>	<p>The Organization reported that the affected individuals may be at risk of identity theft, fraud, hurt or humiliation.</p> <p>In my view, the personal information involved is sensitive, including identity, financial, medical and insurance information. This information could be used to cause the harms of identity theft, fraud hurt and/or humiliation. In my view, these are significant harms.</p>

<p>Real Risk The likelihood that the significant harm will result must be more than mere speculation or conjecture. There must be a cause and effect relationship between the incident and the possible harm.</p>	<p>The Organization reported that due to the sensitivity of the information involved, there is real risk of significant harm to the affected individuals.</p> <p>In my view, the likelihood of harm resulting from this incident is increased because the personal information was not recovered. Although the incident was reported to the Organization by the unintended recipient, the recipient declined to provide the location of the package and the Organization was unable to confirm whether it was securely destroyed.</p>
<p>DECISION UNDER SECTION 37.1(1) OF PIPA</p>	
<p>Based on the information provided by the Organization and given the circumstances of the incident, I have decided that there is a real risk of significant harm to the affected individuals. The personal information involved sensitive identity, financial, insurance and medical information which could be used to cause the significant harms of identity theft, fraud hurt and/or humiliation. Although the incident was reported to the Organization by the unintended recipient, the recipient declined to provide the location of the package and the Organization was unable to confirm whether it was securely destroyed. These factors contributed significantly to my decision.</p> <p>I understand the Organization notified the individuals who were affected by the incident in accordance with the Regulation. The Organization is, therefore, not required to notify the affected individuals again.</p>	

Jill Clayton
Information and Privacy Commissioner