



PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

Organization providing notice under section 34.1 of PIPA	Primerica Life Insurance Company of Canada (Organization)
Decision number (file number)	P2015-ND-64 (File #P2749)
Date notice received by OIPC	June 9, 2014
Date Organization last provided information	August 5, 2015
Date of decision	October 21, 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 the individuals pursuant to section 37.1 of the <i>Personal Information Protection Act</i> (PIPA).
JURISDICTION	
Section 1(1)(i) of PIPA “organization”	The Organization is incorporated in Mississauga, Ontario. I have jurisdiction because the Organization is an “organization” as defined in section 1(1)(i)(i) of PIPA, and the personal information was collected in Alberta.
Section 1(1)(k) of PIPA “personal information”	<p>The incident involved all or some of the following information:</p> <ul style="list-style-type: none">• name,• address,• Social Insurance Number,• amount of income earned,• tax deductions,• account number of the estate. <p>This information is “personal information” as defined in section 1(1)(k) of PIPA.</p>

DESCRIPTION OF INCIDENT

loss
 unauthorized access
 unauthorized disclosure

Description of incident	<ul style="list-style-type: none"> • Due to a logic error, the mailing process used to send 2013 tax receipts for estate accounts resulted in tax receipts that were inadvertently sent to the wrong individuals. Specifically, the tax receipts for the beneficiaries of two estate accounts were generated double-sided and mailed to the primary beneficiaries instead. • The information was not recovered.
--------------------------------	---

Affected individuals	A total of 9 individuals were affected, including 3 in Alberta.
-----------------------------	---

Steps taken to reduce risk of harm to individuals	<ul style="list-style-type: none"> • Policies in place regarding the security of customer information. • Revised system logic to include estate account mailings and to separate each beneficiary’s tax receipt.
--	--

Steps taken to notify individuals of the incident	Notification sent to affected individuals by mail on April 30, 2014.
--	--

REAL RISK OF SIGNIFICANT HARM ANALYSIS

Harm Some damage or detriment or injury that could be caused to the 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>The Organization reported that while much of the information at issue is less sensitive, a Social Insurance Number is highly sensitive information. The combination of the information that was compromised could possibly put individuals at risk for identity theft and fraud. The Organization also reported the information could cause damage to relationships between beneficiaries of an estate.</p> <p>I agree with the Organization’s assessment. The information at issue includes sensitive identity information that could be used to cause the harms of identity theft and fraud, as well as damage to relationships. These are significant harms.</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>The Organization reported the breach was contained, as it was only the primary beneficiary who received the information.</p> <p>I agree with the Organization that the risk of harm is reduced as there was limited exposure of the information at issue. Further, the incident resulted from human error and not malicious intent. Nonetheless, the information was not recovered and the Organization was not able to confirm that it was destroyed and not further disclosed.</p>
--	---

DECISION UNDER SECTION 37.1(1) OF PIPA

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 at issue could be used to cause the significant harms of identity theft and fraud, as well as damage to relationships. The risk of harm is reduced as there was limited exposure of the information at issue, and because the incident resulted from human error and not malicious intent. Nonetheless, the information was not recovered and the Organization was not able to confirm that it was destroyed and not further disclosed.

I require the Organization to notify the affected individuals in accordance with section 19.1 of the *Personal Information Protection Act Regulation* (Regulation).

I understand the Organization notified the affected individuals by letter dated April 30, 2014, in accordance with the Regulation. The Organization is, therefore, not required to notify the affected individuals again.

Jill Clayton
Information and Privacy Commissioner