



PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

Organization providing notice under section 34.1 of PIPA	WFG Canada Inc. (Organization)
Decision number (file number)	P2018-ND-157 (File #010321)
Date notice received by OIPC	November 7, 2018
Date Organization last provided information	November 7, 2018
Date of decision	December 3, 2018
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”	The Organization is an “organization” as defined in section 1(1)(i) of PIPA.
Section 1(1)(k) of PIPA “personal information”	The incident occurred in Alberta and involved all or some of the following information: <ul style="list-style-type: none">• name,• signature,• date of birth, and• account information. <p>This information is about identifiable individuals and is “personal information” as defined in section 1(1)(k) of PIPA.</p>
DESCRIPTION OF INCIDENT	
<input checked="" type="checkbox"/> loss <input type="checkbox"/> unauthorized access <input type="checkbox"/> unauthorized disclosure	
Description of incident	<ul style="list-style-type: none">• On October 23, 2018, an agent's car was broken into and her laptop (password protected) containing personal client information was stolen.

	<ul style="list-style-type: none"> The incident was discovered the same day by the agent when she returned to her car and noticed her laptop bag containing her laptop was stolen. The Organization reported that the “car was locked and the laptop that was stolen was password protected”.
Affected individuals	The incident affected 25 individuals in Alberta.
Steps taken to reduce risk of harm to individuals	<ul style="list-style-type: none"> Reported the incident to law enforcement. Followed the Organization’s guidelines after the breach occurred.
Steps taken to notify individuals of the incident	The Organization reported that a formal letter will be sent to advise affected individual of the incident.
REAL RISK OF SIGNIFICANT HARM ANALYSIS	
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>The Organization reported that the types of harm that might result from this breach include “identity theft”, “account take over”, and “funds re-directed to a third party”.</p> <p>In my view, the identity and financial information at issue could be used to cause the significant harms of identity theft, financial loss and fraud.</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 that “The likelihood harm will result from this event is of medium impact as no SIN Information was present on the stolen device.”</p> <p>In my view, a reasonable person would consider that the likelihood of harm resulting from this incident is increased because the personal information was compromised due to the malicious action of an unknown third party (theft). The laptop was password protected but not encrypted. The Organization did not report recovering the laptop.</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 identity and financial information at issue could be used to cause the significant harms of identity theft, financial loss and fraud. The likelihood of harm resulting from this incident is increased because the personal information was compromised due to the malicious action of an unknown third party (theft). The laptop was password protected but not encrypted. The Organization did not report recovering the laptop.	

I require the Organization to notify the affected individuals in Alberta in accordance with section 19.1 of the *Personal Information Protection Act Regulation* (Regulation) **and confirm to my office in writing within 10 days of the date of this decision that it has done so.**

Jill Clayton
Information and Privacy Commissioner