



**PERSONAL INFORMATION PROTECTION ACT  
Breach Notification Decision**

<b>Organization providing notice under section 34.1 of PIPA</b>	Primerica Financial Services Ltd. (Organization)
<b>Decision number (file number)</b>	P2019-ND-015 (File #008428)
<b>Date notice received by OIPC</b>	April 19, 2018
<b>Date Organization last provided information</b>	November 26, 2018
<b>Date of decision</b>	February 14, 2019
<b>Summary of decision</b>	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).
<b>JURISDICTION</b>	
<b>Section 1(1)(i) of PIPA “organization”</b>	The Organization is an “organization” as defined in section 1(1)(i) of PIPA.
<b>Section 1(1)(k) of PIPA “personal information”</b>	<p>The incident involved all or some of the following information:</p> <ul style="list-style-type: none"><li>• name,</li><li>• address,</li><li>• telephone number, and</li><li>• date of birth.</li></ul> <p>This information is about identifiable individuals and is “personal information” as defined in section 1(1)(k) of PIPA.</p>
<b>DESCRIPTION OF INCIDENT</b>	
<input checked="" type="checkbox"/> loss <input type="checkbox"/> unauthorized access <input type="checkbox"/> unauthorized disclosure	
<b>Description of incident</b>	<ul style="list-style-type: none"><li>• On February 10, 2018, two clients applied for a life insurance policy.</li><li>• On February 12, 2018, the two clients were visited by an examiner from a third party service provider to conduct a physical exam.</li></ul>

	<ul style="list-style-type: none"> <li>On February 19, 2018, the clients were contacted by the RCMP in British Columbia to inform them the RCMP had retrieved stolen paperwork from an unrelated party.</li> <li>The clients informed their independent sales representative who then notified the Organization of the incident.</li> <li>The Organization contacted the RCMP and was told the documentation was recovered during a traffic stop and stolen items were found in the unrelated party's possession.</li> <li>The Organization contacted the third party service provider, who was unable to determine how the client's information ended up in the unrelated party's possession.</li> <li>The incident was discovered on March 5, 2018.</li> </ul>
<b>Affected individuals</b>	The incident affected two individuals residing in Alberta
<b>Steps taken to reduce risk of harm to individuals</b>	<ul style="list-style-type: none"> <li>Offered the option of placing a security password on the clients' account as a measure of protection.</li> </ul>
<b>Steps taken to notify individuals of the incident</b>	<ul style="list-style-type: none"> <li>The Organization did not notify the individuals.</li> <li>The Organization stated that the clients are aware of the situation.</li> <li>The Organization is not able to confirm if the RCMP notified the impacted individuals in accordance with section 19.1 of the <i>Personal Information Protection Act Regulation</i>.</li> </ul>
<b>REAL RISK OF SIGNIFICANT HARM ANALYSIS</b>	
<p><b>Harm</b> 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 "Because the documentation was retrieved from an unrelated party in another province that contained personal identifiable information, there is risk of harm to both individuals. The risk of harm can include identity theft/fraud".</p> <p>I agree with the Organization's assessment. The contact and identity information at issue could be used to cause the significant harms of identity theft or fraud.</p>
<p><b>Real Risk</b> 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 "it is not known who obtained and/or could have obtained access to the information. The RCMP recovered the information from an unrelated third party. It is also unclear how this unrelated third party obtained the documentation and when they obtained the documentation. It is apparent that this information could be used for criminal purposes such as identity theft and/or fraud and although the RCMP recovered the paperwork, there is the possibility that copies of the paperwork may still be in circulation."</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 (in possession of stolen documentation). The information was recovered; however, it is not known whether information was copied, viewed, used, or otherwise re-distributed to other third parties. The information may have been available to the unknown third party for approximately 7 days.</p>
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**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 contact and identity information at issue could be used to cause the significant harms of identity theft or fraud. 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 (in possession of stolen documentation). The information was recovered; however, it is not known whether information was copied, viewed, used, or otherwise re-distributed to other third parties. The information may have been available to the unknown third party for approximately 7 days.

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 ten (10) days of the date of the decision, that this has been done.**

Jill Clayton  
Information and Privacy Commissioner