



PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

Organization providing notice under section 34.1 of PIPA	The Canada Life Assurance Company (Organization)
Decision number (file number)	P2021-ND-203 (File #017824)
Date notice received by OIPC	July 8, 2020
Date Organization last provided information	July 21, 2021
Date of decision	October 18, 2021
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 whose personal information was collected in Alberta pursuant to section 37.1 of <i>the 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”	<p>The incident involved all or some of the following information:</p> <ul style="list-style-type: none">• name,• address,• plan number,• ID number,• dependent name,• beneficiary names and relationship,• description of services rendered,• name of person who received service,• service description,• policy name,• benefit titles and amounts,• expense amounts, and• payment amounts. <p>This information is about identifiable individuals and is “personal information” as defined in section 1(1)(k) of PIPA. The personal information 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"> • The Organization provides group benefits plans and services. Plan members access benefits services, information, and submit claims via a website provided by the Organization. • On June 23, 2020, a software upgrade for the plan member website resulted in caching issues; when plan members attempted to access their information on the website, they were instead shown information about a different plan member. • The Organization took the service offline after a plan member called in to advise them of the issue on June 24, 2020.
Affected individuals	The incident affected 10 residents of Alberta.
Steps taken to reduce risk of harm to individuals	<ul style="list-style-type: none"> • Took the service offline and backed-out of the update that caused the issue. • Tested the service to ensure the issue was resolved. • Requested that individuals who may have seen another subject's personal information securely delete / destroy any records and confirm that they have not retained any information.
Steps taken to notify individuals of the incident	Affected individuals were notified by telephone or email, and letter on June 30, 2020, July 6, 2020, and July 20, 2020.
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.	The Organization reported: <p style="text-align: center;"><i>The potential harm to the affected individuals resulting from this incident is hurt, humiliation and damage to reputation. The personal information potentially exposed may include some health claims information.</i></p> I agree with the Organization's assessment. A reasonable person would consider the contact, benefit and medical (health claims) information at issue could be used to cause the significant harms of hurt, humiliation, and damage to reputation.

<p>Real Risk</p> <p>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:</p> <p style="text-align: center;"><i>For all 10 of the affected individuals, there may be a Real Risk of Significant Harm.</i></p> <p>Additionally, the Organization reported that it...</p> <p style="text-align: center;"><i>... asked all individuals to securely delete or destroy any personal information not relating to them. While we did not receive confirmation of same from all the individuals, we did receive confirmation from those individuals who were able to speak to via telephone.</i></p> <p>I accept the Organization's assessment. The likelihood of harm resulting from this incident may be decreased because the personal information was compromised due to a technical error rather than malicious intent. However, not all individuals who may have seen another individual's personal information confirmed that they will not retain nor securely destroy the records, increasing the risk of harm.</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.

A reasonable person would consider the contact, benefit and medical (health claims) information at issue could be used to cause the significant harms of hurt, humiliation, and damage to reputation.

The likelihood of harm resulting from this incident may be decreased because the personal information was compromised due to a technical error rather than malicious intent. However, not all individuals who may have seen another individual's personal information confirmed that they will not retain nor securely destroy the records, increasing the risk of harm.

I require the Organization to notify the affected individuals whose personal information was collected in Alberta, in accordance with section 19.1 of the *Personal Information Protection Act Regulation* (Regulation).

I understand the Organization notified affected individuals by telephone or email, and letter on June 30, 2020, July 6, 2020, and July 20, 2020, in accordance with the Regulation. The Organization is not required to notify the affected individuals again.



Jill Clayton
Information and Privacy Commissioner