

Model #670 / CCPA Privacy Comparison

	CCPA	Model #670
Requested Disclosures	<p>Gives consumers the right to request that a business:</p> <ul style="list-style-type: none"> • Disclose the categories and specific pieces of personal information collected; • Delete any personal information; • Disclose categories of sources the information was collected from; • Disclose the business purpose for collecting the information; and • Disclose the categories of third parties with whom the information is shared, and the specific pieces of personal information that was shared. 	<p>Gives the user the right to request that an insurer:</p> <ul style="list-style-type: none"> • Give the individual access to recorded personal information, • Disclose the identity, if recorded, of the third parties to whom the insurance disclosed the information, • The source of the collected information, if available, • Their information be corrected, • Amend the personal information, and • That the business deletes the collected personal information.
Notice Requirement	<p>The business must disclose the following information in an online privacy policy:</p> <ul style="list-style-type: none"> • A description of consumers’ right to request disclosures about personal information collected; • A description of consumers’ right to request information about any sale or disclosure of their personal information; • A statement of consumers protection against discrimination; • A list of the categories of personal information collected about consumers in the past 12 months; • A list of the categories of personal information the business has sold in the past 12 months; and • A list of categories of personal information it as disclosed about consumers for a business purpose in the preceding 12 months. 	<p>The insurer shall provide a notice in writing which shall state:</p> <ul style="list-style-type: none"> • Whether personal information may be collected from persons other than the individual or individuals proposed for coverage; • The types of personal information that may be collected and the types of sources and investigative techniques that may be used to collect such information; • A description of the rights established under this Act and the manner in which such rights may be exercised; and • That information obtained from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other persons.
Enforcement	<p>Attorney General,</p> <p>Private right of action for security violations only</p>	<p>Commissioner</p>
Exemptions	<p>Total Exemption: HIPAA,</p> <p>Partial Exemption: GLBA, Consumer reports, Drivers Privacy Protection Act (DPPA) §1798.150 allows for private action for security violations against GLBA and DPPA compliant entities</p> <p>Employee data is exempt for 2021.</p> <p>Right to opt-out of the sale of personal information shared between a vehicle dealer and manufacturer.</p>	

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Opt-In / Out	<p>Opt-out</p> <p>Opt-in for consumers under the age of 16. If the consumer is under the age of 13 then the legal guardian must opt-in</p>	<p>An insurance institution, agent or insurance support organization shall not disclose any personal or privileged information about an individual collected or received in connection with an insurance transaction unless the disclosure is:</p> <ul style="list-style-type: none"> • With the written authorization of the individual (Opt-in) <p>Exceptions</p> <p>Personal information disclosed to a person other than an insurance institution, provided such disclosure is reasonably necessary:</p> <ul style="list-style-type: none"> • To enable the person to perform a business, professional or insurance function for the disclosing institution, • To detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure in connection with insurance transactions, • To a medical care institution or medical professional for the purpose of verifying insurance coverage or benefits, • To an insurance regulatory authority, • To a law enforcement or other governmental authority, • Etc.