

2019 California Chaptered Bills

All Acts take effect on January 1, 2020, unless otherwise noted.

This summary is provided as a joint effort of Paul Soter and Michelle Jun. We have realized that our practices are highly complimentary and that our expertise overlaps but is not identical. We often work together to provide a broad range of services to clients who offer traditional and alternative financial services and products.

Please see the California DBO's [Highlights of 2019 Chaptered Legislation](#) for a summary of Chaptered Bills on Financial Services and Products

PRIVACY

California Consumer Privacy Act

<i>Bill #</i>	<i>Chapter Bill #</i>	<i>Statutes Affected</i>	<i>Summary of Provisions</i>	<i>Comments</i>
AB 25	763	Civil Code 1798.130 CCP	Amends the California Consumer Privacy Act (CCPA) exclude information an employer obtains from applicants, employees, owners, contractors when used in the context of employment. Allows "identity verification" of the consumer making a request "that is reasonable in light of the nature of the personal information requested."	Employer exclusion sunsets 12/31/20. TBD if will be made permanent.
AB 874	748	Civil Code 1798.140 CCP	Amends the California Consumer Privacy Act (CCPA) definition of personal information: "information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information includes, but is not limited to, the following if it identifies, relates to, describes, is reasonably capable of being associated with, or could be reasonably linked, directly or indirectly, with a particular consumer or household"	

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AB 1355	757	Civil Code 1789.100, 1789.130, 1789.145, 1789.185 CCP	B2B Exception and Clarifications. Amends CCPA to exclude business to business transactions or communications, the definition of "personal information" does not include deidentified or aggregate consumer information, and provides FCRA exemption. Clarifies consumer rights to be provided in business' privacy policy and communicated to relevant business employees responsible for CCPA compliance. FCRA exemption. AG may proscribe regulations.	Sunsets 12/31/20
AB 1146	751	Civil Code 1798.105 CCP	Amends the CCPA to exclude consumer's deletion right when pertains to a fulfilling a warranty or recall. Excludes opt-out right for vehicle info collected by new car dealers when info is shared in anticipation of repair or warranty purposes.	

Personal Information: Data Breaches

AB 1130	750	Civil Code 1798.29	Adds "biometric data" to definition of personal information in data breach notification law.	
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Data Broker Registration

AB 1202	753	Civil Code 1798.99.80 CCP	Adds "Data Broker Registration" requirements to the CA Constitution. Data broker is defined as "a business that knowingly collects and sells to third parties the personal information of a consumer with whom the business does not have a direct relationship." Exemption for entities subject to FCRA, GLBA, Insurance Information and Privacy Protection Act, and businesses with a "direct relationship" to the consumer with the data it sells.	Data brokers to register with AG by Jan 31
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Rosenthal Fair Debt Collection Practices Act

SB 187	545	Civil Code Section 1788.2 CCP	Clarifies consumer debt includes mortgage debt. No significant changes.	
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