



Summary Comparison of CCPA with California Privacy Laws, Part I: Financial and Insurance Privacy Laws

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As the world is now well-aware, the recently passed California Consumer Privacy Act of 2018 (CCPA) takes effect on January 1, 2020 with enforcement beginning July 1, 2020. The CCPA is not, however, the first consumer privacy act to make it through the state legislature though the CCPA seems to be garnering a significant share of the limelight. California privacy laws implicate a number of economic sectors including financial institutions, insurance companies, and medical providers. [This chart](#) compares the CCPA to financial- and insurance-related privacy laws. Please stay tuned for additional charts that we will publish to compare the CCPA to other California privacy laws.

Three of the financial and insurance California privacy laws that impact a large number of businesses who conduct business in California are: (1) the Insurance Information and Privacy Protection Act (IIPPA), (2) the California Financial Information Privacy Act (CFIPA), and (3) the Consumer Credit Reporting Agencies Act (CCRAA). Whether the privacy of a California resident's personal information is governed by one or more of the CCPA, IIPPA, CFIPA, or CCRAA depends largely on the business who possesses the consumer's personal information. The CCPA, IIPPA, CFIPA, and CCRAA differ in various ways and require that businesses remain cognizant of what privacy act to which they must adhere. Below, we provide a side-by-side summary comparison of the CCPA, IIPPA, CFIPA, and CCRAA.

Please note that while all of these laws deal with privacy, they are in fact different in application and in scope, and compliance with one of them does not necessarily mean that there is complete compliance with any of the others. As a practical matter, different industries are going to be subject to different acts; the CCPA, however, puts on an overlay that (so far) applies to all businesses.

As noted above, in addition to the foregoing privacy acts, California also has in place privacy law concerning medical information as pertaining to California residents. In the forthcoming Part II to this article, we will provide comparisons with the most prominent of those privacy acts concerning medical information.

For more information on the matters discussed in this *Locke Lord QuickStudy*, please contact the authors.

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