



General Assembly

January Session, 2019

Raised Bill No. 1108

LCO No. 6348



Referred to Committee on GOVERNMENT ADMINISTRATION
AND ELECTIONS

Introduced by:
(GAE)

AN ACT CONCERNING CONSUMER PRIVACY.

Be it enacted by the Senate and House of Representatives in General
Assembly convened:

1 Section 1. (NEW) (*Effective January 1, 2020*) As used in this section
2 and sections 2 to 18, inclusive, of this act:

3 (1) "Aggregate consumer information" means information that
4 relates to a group or category of consumers, from which individual
5 consumer identities have been removed, that is not linked or
6 reasonably linkable to any consumer or household, including via a
7 device. "Aggregate consumer information" does not mean one or more
8 individual consumer records that have been de-identified.

9 (2) "Biometric information" means an individual's physiological,
10 biological or behavioral characteristics, including an individual's
11 deoxyribonucleic acid (DNA), that can be used, singly or in
12 combination with each other or with other identifying data, to
13 establish individual identity. "Biometric information" includes, but is
14 not limited to, imagery of the iris, retina, fingerprint, face, hand, palm,

15 vein patterns and voice recordings, from which an identifier template,
16 such as a faceprint, a minutiae template or a voiceprint, can be
17 extracted; and keystroke patterns or rhythms, gait patterns or rhythms;
18 and sleep, health or exercise data that contain identifying information.

19 (3) "Business" means:

20 (A) A sole proprietorship, partnership, limited liability company,
21 corporation, association or other legal entity that is organized or
22 operated for the profit or financial benefit of its shareholders or other
23 owners, that collects consumers' personal information, or on the behalf
24 of which such information is collected and that alone, or jointly with
25 others, determines the purposes and means of the processing of
26 consumers' personal information, that does business in this state, and
27 that satisfies one or more of the following thresholds:

28 (i) Has annual gross revenues in excess of twenty-five million
29 dollars, as adjusted pursuant to subsection (a) of section 15 of this act,

30 (ii) Alone or in combination, annually buys, receives for the
31 business' commercial purposes, sells or shares for commercial
32 purposes, alone or in combination, the personal information of fifty
33 thousand or more consumers, households or devices, or

34 (iii) Derives fifty per cent or more of its annual revenues from
35 selling consumers' personal information; and

36 (B) Any entity that controls or is controlled by a business and that
37 shares common branding with the business. "Control" or "controlled"
38 means (i) ownership of, or the power to vote, more than fifty per cent
39 of the outstanding shares of any class of voting security of a business;
40 (ii) control in any manner over the election of a majority of the
41 directors or of individuals exercising similar functions; or (iii) the
42 power to exercise a controlling influence over the management of a
43 company. "Common branding" means a shared name, servicemark or
44 trademark.

45 (4) "Business purpose" means the use of personal information for the
46 business' or a service provider's operational purposes, or other notified
47 purposes, provided the use of personal information is reasonably
48 necessary and proportionate to achieve the operational purpose for
49 which the personal information was collected or processed or for
50 another operational purpose that is compatible with the context in
51 which the personal information was collected. "Business purposes"
52 include:

53 (A) Auditing related to a current interaction with the consumer and
54 concurrent transactions, including, but not limited to, counting ad
55 impressions to unique visitors, verifying positioning and quality of ad
56 impressions and auditing compliance with this specification and other
57 standards;

58 (B) Detecting security incidents, protecting against malicious,
59 deceptive, fraudulent or illegal activity and prosecuting those
60 responsible for that activity;

61 (C) Debugging to identify and repair errors that impair existing
62 intended functionality;

63 (D) Short-term, transient use, provided the personal information is
64 not disclosed to another third party and is not used to build a profile
65 about a consumer or otherwise alter an individual consumer's
66 experience outside the current interaction, including, but not limited
67 to, the contextual customization of ads shown as part of the same
68 interaction;

69 (E) Performing services on behalf of the business or service
70 provider, including maintaining or servicing accounts, providing
71 customer service, processing or fulfilling orders and transactions,
72 verifying customer information, processing payments, providing
73 financing, providing advertising or marketing services, providing
74 analytic services or providing similar services on behalf of the business
75 or service provider;

76 (F) Undertaking internal research for technological development
77 and demonstration; and

78 (G) Undertaking activities to verify or maintain the quality or safety
79 of a service or device that is owned, manufactured, manufactured for
80 or controlled by the business, and to improve, upgrade or enhance the
81 service or device that is owned, manufactured, manufactured for or
82 controlled by the business.

83 (5) "Collects" or "collection" means buying, renting, gathering,
84 obtaining, receiving or accessing any personal information pertaining
85 to a consumer by any means, including, but not limited to, receiving
86 information from the consumer, either actively or passively, or by
87 observing the consumer's behavior.

88 (6) "Commercial purposes" means to advance a person's commercial
89 or economic interests, such as by inducing another person to buy, rent,
90 lease, join, subscribe to, provide or exchange products, goods,
91 property, information or services, or enabling or effecting, directly or
92 indirectly, a commercial transaction. "Commercial purposes" does not
93 include engaging in speech that state or federal courts have recognized
94 as noncommercial speech, including political speech and journalism.

95 (7) "Consumer" means a natural person who is a resident of this
96 state.

97 (8) "De-identified information" means information that cannot
98 reasonably identify, relate to, describe, be capable of being associated
99 with, or be linked, directly or indirectly, to a particular consumer,
100 provided a business that uses de-identified information:

101 (A) Has implemented technical safeguards that prohibit re-
102 identification of the consumer to whom the information may pertain.

103 (B) Has implemented business processes that specifically prohibit
104 re-identification of the information.

105 (C) Has implemented business processes to prevent inadvertent

106 release of de-identified information.

107 (D) Makes no attempt to re-identify the information.

108 (9) "Designated methods for submitting requests" means a mailing
109 address, email address, Internet web page, Internet web portal, toll-
110 free telephone number or other applicable contact information,
111 whereby consumers may submit a request or direction under sections
112 1 to 18, inclusive, of this act, and any new, consumer-friendly means of
113 contacting a business, as approved by the Commissioner of Consumer
114 Protection pursuant to section 15 of this act.

115 (10) "Device" means any physical object that is capable of connecting
116 to the Internet, directly or indirectly, or to another device.

117 (11) "Health insurance information" means a consumer's insurance
118 policy number or subscriber identification number, any unique
119 identifier used by a health insurer to identify the consumer, or any
120 information in the consumer's application and claims history,
121 including any appeals records, if the information is linked or
122 reasonably linkable to a consumer or household, including via a
123 device, by a business or service provider.

124 (12) "Homepage" means the introductory page of an Internet web
125 site and any Internet web page where personal information is
126 collected. In the case of an online service, such as a mobile application,
127 "homepage" means the application's platform page or download page,
128 a link within the application or settings page, and any other location
129 that allows consumers to review the notice required by subdivision (a)
130 of section 15 of this act, including, but not limited to, before
131 downloading the application.

132 (13) "Infer" or "inference" means the derivation of information, data,
133 assumptions or conclusions from facts, evidence or another source of
134 information or data.

135 (14) "Person" means an individual, proprietorship, firm,

136 partnership, joint venture, syndicate, business trust, company,
137 corporation, limited liability company, association, committee and any
138 other organization or group of persons acting in concert.

139 (15) (A) "Personal information" means information that identifies,
140 relates to, describes, is capable of being associated with, or could
141 reasonably be linked, directly or indirectly, with a particular consumer
142 or household. "Personal information" includes, but is not limited to, the
143 following:

144 (i) Identifiers such as a real name, alias, postal address, unique
145 personal identifier, online identifier Internet protocol address, email
146 address, account name, Social Security number, driver's license
147 number, passport number or other similar identifiers.

148 (ii) Characteristics of protected classifications under state or federal
149 law.

150 (iii) Commercial information, including records of personal
151 property, products or services purchased, obtained or considered, or
152 other purchasing or consuming histories or tendencies.

153 (iv) Biometric information.

154 (v) Internet or other electronic network activity information,
155 including, but not limited to, browsing history, search history and
156 information regarding a consumer's interaction with an Internet web
157 site, application or advertisement.

158 (vi) Geolocation data.

159 (vii) Audio, electronic, visual, thermal, olfactory or similar
160 information.

161 (viii) Professional or employment-related information.

162 (ix) Education information, defined as information that is not
163 publicly available, personally identifiable information, as defined in

164 the Family Educational Rights and Privacy Act, 20 USC 1232g, as
165 amended from time to time.

166 (x) Inferences drawn from any of the information identified in this
167 subparagraph to create a profile about a consumer reflecting the
168 consumer's preferences, characteristics, psychological trends,
169 preferences, predispositions, behavior, attitudes, intelligence, abilities
170 and aptitudes.

171 (B) "Personal information" does not include publicly available
172 information. As used in this subparagraph, "publicly available" means
173 information that is lawfully made available from federal, state or local
174 government records. "Publicly available" does not mean biometric
175 information collected by a business about a consumer without the
176 consumer's knowledge. Information is not "publicly available" if that
177 data is used for a purpose that is not compatible with the purpose for
178 which the data is maintained and made available in the government
179 records or for which it is publicly maintained. "Publicly available" does
180 not include consumer information that is de-identified or aggregate
181 consumer information.

182 (16) "Probabilistic identifier" means the identification of a consumer
183 or a device to a degree of certainty of more probable than not, based on
184 any categories of personal information included in, or similar to, the
185 categories enumerated in the definition of personal information.

186 (17) "Processing" means any operation or set of operations that are
187 performed on personal data or on sets of personal data, whether or not
188 by automated means.

189 (18) "Pseudonymization" means the processing of personal
190 information in a manner that renders the personal information no
191 longer attributable to a specific consumer without the use of additional
192 information, provided the additional information is kept separately
193 and is subject to technical and organizational measures to ensure that
194 the personal information is not attributed to an identified or
195 identifiable consumer.

196 (19) "Research" means scientific, systematic study and observation,
197 including, but not limited to, basic research or applied research that is
198 in the public interest and that adheres to all other applicable ethics and
199 privacy laws or studies conducted in the public interest in the area of
200 public health. Research with personal information that may have been
201 collected from a consumer in the course of the consumer's interactions
202 with a business' service or device for other purposes shall be:

203 (A) Compatible with the business purpose for which the personal
204 information was collected.

205 (B) Subsequently pseudonymized and de-identified, or de-identified
206 and in the aggregate, such that the information cannot reasonably
207 identify, relate to, describe, be capable of being associated with, or be
208 linked, directly or indirectly, to a particular consumer.

209 (C) Made subject to technical safeguards that prohibit re-
210 identification of the consumer to whom the information may pertain.

211 (D) Subject to business processes that specifically prohibit re-
212 identification of the information.

213 (E) Made subject to business processes to prevent inadvertent
214 release of de-identified information.

215 (F) Protected from any re-identification attempts.

216 (G) Used solely for research purposes that are compatible with the
217 context in which the personal information was collected.

218 (H) Not be used for any commercial purpose.

219 (I) Subjected by the business conducting the research to additional
220 security controls, limiting access to the research data to only those
221 individuals in a business as are necessary to carry out the research
222 purpose.

223 (20) "Sell" or "sale"

224 (A) (i) Means selling, renting, releasing, disclosing, disseminating,
225 making available, transferring or otherwise communicating orally, in
226 writing, or by electronic or other means, a consumer's personal
227 information by the business to another business or a third party for
228 monetary or other valuable consideration.

229 (ii) Includes the business transfers to a third party of personal
230 information of a consumer as an asset that is part of a merger,
231 acquisition, bankruptcy or other transaction in which the third party
232 assumes control of all or part of the business, provided information is
233 used or shared consistently with sections 4 and 6 of this act. If a third
234 party materially alters how it uses or shares the personal information
235 of a consumer in a manner that is materially inconsistent with the
236 promises made at the time of collection, it shall provide prior notice of
237 the new or changed practice to the consumer. The notice shall be
238 sufficiently prominent to ensure that existing consumers can easily
239 exercise their choices consistently with section 7 of this act. This
240 subparagraph does not authorize a business to make material,
241 retroactive privacy policy changes or make other changes in their
242 privacy policy in a manner that would violate chapter 735a of the
243 general statutes.

244 (B) For purposes of sections 1 to 18, inclusive, of this act, a business
245 does not sell personal information when:

246 (i) A consumer uses or directs the business to intentionally disclose
247 personal information or uses the business to intentionally interact with
248 a third party, provided the third party does not also sell the personal
249 information, unless such disclosure would be consistent with the
250 provisions of sections 1 to 18, inclusive, of this act. An intentional
251 interaction occurs when the consumer intends to interact with the third
252 party via one or more deliberate interactions. Hovering over, muting,
253 pausing or closing a given piece of content does not constitute a
254 consumer's intent to interact with a third party.

255 (ii) The business uses or shares an identifier for a consumer, who

256 has opted out of the sale of the consumer's personal information, for
257 the purposes of alerting third parties that the consumer has opted out
258 of the sale of the consumer's personal information.

259 (iii) The business uses or shares with a service provider personal
260 information of a consumer that is necessary to perform a business
261 purpose, provided the service provider also does not sell the personal
262 information.

263 (iv) The business has provided notice that information being used or
264 shared in its terms and conditions are consistent with section 9 of this
265 act.

266 (v) The service provider does not further collect, sell or use the
267 personal information of the consumer, except as necessary to perform
268 the business purpose.

269 (21) "Service" or "services" means work, labor and services,
270 including services furnished in connection with the sale or repair of
271 goods.

272 (22) "Service provider" means a sole proprietorship, partnership,
273 limited liability company, corporation, association or other legal entity
274 that is organized or operated for the profit or financial benefit of its
275 shareholders or other owners, that processes information on behalf of a
276 business and to which the business discloses a consumer's personal
277 information for a business purpose pursuant to a written contract,
278 provided the contract prohibits the entity receiving the information
279 from retaining, using or disclosing the personal information for any
280 purpose other than for the specific purpose of performing the services
281 specified in the contract for the business, or as otherwise permitted by
282 sections 1 to 18, inclusive, of this act, including retaining, using or
283 disclosing the personal information for a commercial purpose other
284 than providing the services specified in the contract with the business.

285 (23) "Third party" means a person who is not any of the following:

286 (A) The business that collects personal information from consumers
287 under sections 1 to 18, inclusive, of this act.

288 (B) A person to whom the business discloses a consumer's personal
289 information for a business purpose pursuant to a written contract,
290 provided the contract:

291 (i) Prohibits the person receiving the personal information from:

292 (I) Selling the personal information.

293 (II) Retaining, using or disclosing the personal information for any
294 purpose other than for the specific purpose of performing the services
295 specified in the contract, including retaining, using or disclosing the
296 personal information for a commercial purpose other than providing
297 the services specified in the contract.

298 (III) Retaining, using or disclosing the information outside of the
299 direct business relationship between the person and the business.

300 (ii) Includes a certification made by the person receiving the
301 personal information that the person understands the restrictions in
302 subparagraph (B)(i) of this subdivision and will comply with them.

303 (24) "Unique identifier" or "unique personal identifier" means a
304 consistent identifier that can be used to recognize a consumer, a family
305 or a device that is linked to a consumer or family, over time and across
306 different services, including, but not limited to, (A) a device identifier;
307 (B) an Internet protocol address; (C) cookies, beacons, pixel tags,
308 mobile ad identifiers or similar technology; (D) customer number,
309 unique pseudonym or user alias; (E) telephone numbers; or (F) other
310 forms of persistent or probabilistic identifiers that can be used to
311 identify a particular consumer or device. For purposes of this
312 subdivision, "family" means a custodial parent or guardian and any
313 minor children over which the parent or guardian has custody.

314 (25) "Verifiable consumer request" means a request that is made by a
315 (A) consumer, (B) consumer on behalf of the consumer's minor child,

316 or (C) natural person or a person registered with the Secretary of the
317 State, authorized by the consumer to act on the consumer's behalf, and
318 that the business can reasonably verify, pursuant to regulations
319 adopted by the Commissioner of Consumer Protection pursuant to
320 section 15 of this act, to be the consumer about whom the business has
321 collected personal information. A business is not obligated to provide
322 information to the consumer pursuant to sections 4 and 6 of this act if
323 the business cannot verify, pursuant this subdivision and such
324 regulations, that the consumer making the request is the consumer
325 about whom the business has collected information or is a person
326 authorized by the consumer to act on such consumer's behalf.

327 Sec. 2. (NEW) (*Effective January 1, 2020*) (a) A consumer has the right
328 to request that a business that collects a consumer's personal
329 information disclose to such consumer the categories and specific
330 pieces of personal information the business has collected.

331 (b) A business that collects a consumer's personal information shall,
332 at or before the point of collection, inform consumers as to the
333 categories of personal information to be collected and the purposes for
334 which the categories of personal information shall be used. A business
335 shall not collect additional categories of personal information or use
336 personal information collected for additional purposes without
337 providing the consumer with notice consistent with this section.

338 (c) A business shall provide the information specified in subsection
339 (a) of this section to a consumer only upon receipt of a verifiable
340 consumer request.

341 (d) A business that receives a verifiable consumer request from a
342 consumer to access personal information shall promptly take steps to
343 disclose and deliver, free of charge to the consumer, the personal
344 information required by this section. The information may be
345 delivered by mail or electronically, and, if provided electronically, the
346 information shall be in a portable and, to the extent technically
347 feasible, in a readily useable format that allows the consumer to

348 transmit this information to another entity without hindrance. A
349 business may provide personal information to a consumer at any time,
350 but shall not be required to provide personal information to a
351 consumer more than twice in a twelve-month period.

352 Sec. 3. (NEW) (*Effective January 1, 2020*) (a) A consumer has the right
353 to request that a business delete any personal information about the
354 consumer which the business has collected from the consumer.

355 (b) A business that collects personal information about consumers
356 shall disclose, pursuant to subsection (a) of section 9 of this act, the
357 consumer's right to request the deletion of the consumer's personal
358 information.

359 (c) A business that receives a verifiable request from a consumer to
360 delete the consumer's personal information pursuant to subsection (a)
361 of this section shall delete the consumer's personal information from
362 its records and direct any service providers to delete the consumer's
363 personal information from their records.

364 (d) A business or a service provider shall not be required to comply
365 with a consumer's request to delete the consumer's personal
366 information if it is necessary for the business or service provider to
367 maintain the consumer's personal information in order to:

368 (1) Complete the transaction for which the personal information was
369 collected, provide a good or service requested by the consumer or
370 reasonably anticipated within the context of a business ongoing
371 business relationship with the consumer, or otherwise perform a
372 contract between the business and the consumer;

373 (2) Detect security incidents, protect against malicious, deceptive,
374 fraudulent or illegal activity or prosecute those responsible for such
375 activity;

376 (3) Debug to identify and repair errors that impair existing intended
377 functionality;

378 (4) Exercise free speech, ensure the right of another consumer to
379 exercise his or her right of free speech, or exercise another right
380 provided for by law;

381 (5) Engage in public or peer-reviewed scientific, historical or
382 statistical research in the public interest that adheres to all other
383 applicable ethics and privacy laws, when the businesses' deletion of
384 the information is likely to render impossible or seriously impair the
385 achievement of such research, if the consumer has provided informed
386 consent;

387 (6) To enable solely internal uses that are reasonably aligned with
388 the expectations of the consumer based on the consumer's relationship
389 with the business;

390 (7) Comply with a legal obligation; or

391 (8) Otherwise use the consumer's personal information, internally,
392 in a lawful manner that is compatible with the context in which the
393 consumer provided the information.

394 Sec. 4. (NEW) (*Effective January 1, 2020*) (a) A consumer has the right
395 to request that a business that collects personal information about the
396 consumer disclose to the consumer the following:

397 (1) The categories of personal information it has collected about that
398 consumer;

399 (2) The categories of sources from which the personal information is
400 collected;

401 (3) The business or commercial purpose for collecting or selling
402 personal information;

403 (4) The categories of third parties with whom the business shares
404 personal information; and

405 (5) The specific pieces of personal information it has collected about

406 that consumer.

407 (b) A business that collects personal information about a consumer
408 shall disclose to the consumer the information specified in subsection
409 (a) of this section upon receipt of a verifiable request from the
410 consumer.

411 (c) In complying with this section, a business shall:

412 (1) Identify the consumer, associate the information provided by the
413 consumer in the verifiable request to any personal information
414 previously collected by the business about the consumer.

415 (2) Identify by category or categories the personal information
416 collected about the consumer in the preceding twelve months by
417 reference to the enumerated category or categories of personal
418 information that most closely describes the personal information
419 collected.

420 Sec. 5. (NEW) (*Effective January 1, 2020*) Sections 2 and 3 of this act
421 shall not be construed to require a business to do the following:

422 (1) Retain any personal information about a consumer collected for
423 a single, one-time transaction if, in the ordinary course of business,
424 that information about the consumer is not retained; or

425 (2) Re-identify or otherwise link any data that, in the ordinary
426 course of business, is not maintained in a manner that would be
427 considered personal information.

428 Sec. 6. (NEW) (*Effective January 1, 2020*) (a) A consumer shall have
429 the right to request that a business that sells the consumer's personal
430 information, or that discloses it for a business purpose, disclose to that
431 consumer:

432 (1) The categories of personal information that the business
433 collected about the consumer.

434 (2) The categories of personal information about the consumer that
435 the business sold and the categories of third parties to whom the
436 personal information was sold, by category or categories of personal
437 information for each third party to whom the personal information
438 was sold.

439 (3) The categories of personal information about the consumer that
440 the business disclosed for a business purpose.

441 (b) A business that sells personal information about a consumer, or
442 that discloses a consumer's personal information for a business
443 purpose, shall disclose, pursuant to section 9 of this act, the
444 information specified in subsection (a) of this section to the consumer
445 upon receipt of a verifiable request from the consumer.

446 (c) A business that sells consumers' personal information, or that
447 discloses consumers' personal information for a business purpose,
448 shall disclose, pursuant to section 9 of this act:

449 (1) The category or categories of consumers' personal information it
450 has sold, if applicable, or, if the business has not sold consumers'
451 personal information, a statement to such effect.

452 (2) The category or categories of consumers' personal information it
453 has disclosed for a business purpose, if applicable, or, if the business
454 has not disclosed the consumers' personal information for a business
455 purpose, a statement to such effect.

456 (d) In complying with the provisions of this section, a business shall:

457 (1) Identify the consumer and associate the information provided by
458 the consumer in the verifiable request to any personal information
459 previously collected by the business about the consumer.

460 (2) Identify by category or categories the personal information of the
461 consumer that the business sold in the preceding twelve months by
462 reference to the enumerated category in the definition of personal
463 information that most closely describes the personal information, and

464 provide the categories of third parties to whom the consumer's
465 personal information was sold in the preceding twelve months by
466 reference to such enumerated categories that most closely describes the
467 personal information sold. The business shall disclose the information
468 in a list that is separate from a list generated for the purposes of
469 subdivision (1) of this subsection.

470 (3) Identify by category or categories the personal information of the
471 consumer that the business disclosed for a business purpose in the
472 preceding twelve months by reference to the enumerated category or
473 categories of personal information that most closely describes the
474 personal information, and provide the categories of third parties to
475 whom the consumer's personal information was disclosed for a
476 business purpose in the preceding twelve months by reference to the
477 enumerated category or categories that most closely describes the
478 personal information disclosed. The business shall disclose the
479 information in a list that is separate from a list generated for the
480 purposes of subdivision (2) of this subsection.

481 (e) A third party shall not sell personal information about a
482 consumer that has been sold to the third party by a business unless the
483 consumer has received explicit notice and is provided an opportunity
484 to exercise the right to opt out pursuant to section 7 of this act.

485 Sec. 7. (NEW) (*Effective January 1, 2020*) (a) A consumer has the right,
486 at any time, to opt out or direct a business that sells personal
487 information about the consumer to third parties not to sell the
488 consumer's personal information.

489 (b) A business that sells consumers' personal information to third
490 parties shall provide notice to consumers, pursuant to subsection (a) of
491 section 10 of this act, that this information may be sold and that
492 consumers have the right to opt out of the sale of their personal
493 information.

494 (c) A business that has received direction from a consumer not to
495 sell the consumer's personal information or, in the case of a minor

496 consumer's personal information, has not received consent to sell the
497 minor consumer's personal information, shall be prohibited, pursuant
498 to subdivision (4) of subsection (a) of section 10 of this act, from selling
499 the consumer's personal information after its receipt of the consumer's
500 direction, unless the consumer subsequently provides express
501 authorization for the sale of the consumer's personal information.

502 (d) A business shall not sell the personal information of consumers
503 if the business has actual knowledge that the consumer is less than
504 sixteen years of age, unless the consumer, in the case of consumers
505 between thirteen and sixteen years of age, or the consumer's parent or
506 guardian, in the case of consumers who are less than thirteen years of
507 age, has affirmatively authorized the sale of the consumer's personal
508 information. A business that wilfully disregards the consumer's age
509 shall be deemed to have had actual knowledge of the consumer's age.

510 Sec. 8. (NEW) (*Effective January 1, 2020*) (a) (1) A business shall not
511 discriminate against a consumer because the consumer exercised any
512 of the consumer's rights under sections 1 to 18, inclusive, of this act,
513 including, but not limited to:

514 (A) Denying goods or services to the consumer.

515 (B) Charging different prices or rates for goods or services,
516 including through the use of discounts or other benefits or imposing
517 penalties.

518 (C) Providing a different level or quality of goods or services to the
519 consumer, if the consumer exercises the consumer's rights under
520 sections 1 to 18, inclusive, of this act.

521 (D) Suggesting that the consumer will receive a different price or
522 rate for goods or services or a different level or quality of goods or
523 services.

524 (2) Nothing in this subsection prohibits a business from charging a
525 consumer a different price or rate, or from providing a different level

526 or quality of goods or services to the consumer, if that difference is
527 reasonably related to the value provided to the consumer by the
528 consumer's data.

529 (b) (1) A business may offer financial incentives, including
530 payments to consumers as compensation, for the collection of personal
531 information, the sale of personal information or the deletion of
532 personal information. A business may also offer a different price, rate,
533 level or quality of goods or services to the consumer if that price or
534 difference is directly related to the value provided to the consumer by
535 the consumer's data.

536 (2) A business that offers any financial incentives pursuant to
537 subsection (a) of this section shall notify consumers of the financial
538 incentives pursuant to section 9 of this act.

539 (3) A business may enter a consumer into a financial incentive
540 program only if (A) the consumer gives the business prior consent
541 pursuant to section 9 of this act, (B) the business clearly describes the
542 material terms of the financial incentive program, and (C) the
543 consumer may revoke the financial incentive program at any time.

544 (4) A business shall not use financial incentive practices that are
545 unjust, unreasonable, coercive or usurious in nature.

546 Sec. 9. (NEW) (*Effective January 1, 2020*) (a) In order to comply with
547 sections 2 to 4, inclusive, 6 and 8, of this act, in a form that is
548 reasonably accessible to consumers, a business shall:

549 (1) Make available to consumers two or more designated methods
550 for submitting requests for information required to be disclosed
551 pursuant to sections 4 and 6 of this act, including, at a minimum, a toll-
552 free telephone number, and, if the business maintains an Internet web
553 site, an Internet web site address.

554 (2) Disclose and deliver the required information to a consumer free
555 of charge not later than forty-five days after receiving a verifiable

556 request from the consumer. The business shall promptly take steps to
557 determine whether the request is a verifiable request, but this shall not
558 extend the business' duty to disclose and deliver the information
559 within forty-five days of receipt of the consumer's request. The time
560 period to provide the required information may be extended once by
561 an additional forty-five days when reasonably necessary, provided the
562 consumer is provided notice of the extension within the first forty-five-
563 day period. The disclosure shall cover the twelve-month period
564 preceding the business' receipt of the verifiable request and shall be
565 made in writing and delivered through the consumer's account with
566 the business, if the consumer maintains an account with the business,
567 or by mail or electronically at the consumer's option if the consumer
568 does not maintain an account with the business, in a readily useable
569 format that allows the consumer to transmit this information from one
570 entity to another entity without hindrance. The business shall not
571 require the consumer to create an account with the business in order to
572 make a verifiable request.

573 (3) Disclose the following information in its online privacy policy or
574 policies if the business has an online privacy policy or policies and in
575 any state-specific description of consumers' privacy rights, or, if the
576 business does not maintain those policies, on its Internet web site, and
577 update that information at least once every twelve months:

578 (A) A description of a consumer's rights pursuant to sections 4, 6
579 and 8 of this act and one or more designated methods for submitting
580 requests.

581 (B) For purposes of subsection (b) of section 4 of this act, a list of the
582 categories of personal information it has collected about consumers in
583 the preceding twelve months by reference to the category or categories
584 enumerated in subsection (a) of section 4 of this act that most closely
585 describe the personal information collected.

586 (C) For purposes of subsection (c) of section 6 of this act, two
587 separate lists:

588 (i) A list of the categories of personal information it has sold about
589 consumers in the preceding twelve months by reference to the
590 category or categories enumerated in subsection (c) of section 6 of this
591 act that most closely describe the personal information sold, if
592 applicable, or, if the business has not sold consumers' personal
593 information in the preceding twelve months, a statement to such effect.

594 (ii) A list of the categories of personal information it has disclosed
595 about consumers for a business purpose in the preceding twelve
596 months by reference to the category enumerated in subsection (c) of
597 section 6 of this act that most closely describe the personal information
598 disclosed, if applicable, or, if the business has not disclosed consumers'
599 personal information for a business purpose in the preceding twelve
600 months, a statement to such effect.

601 (4) Ensure that all individuals responsible for handling consumer
602 inquiries about the business' privacy practices or the business'
603 compliance with sections 1 to 18, inclusive, of this act are informed of
604 all requirements in this section and sections 4, 6 and 8 of this act, and
605 how to direct consumers to exercise their rights under those sections.

606 (5) Use any personal information collected from the consumer in
607 connection with the business' verification of the consumer's request
608 solely for the purposes of verification.

609 (b) A business is not obligated to provide the information required
610 by sections 4 and 6 of this act to the same consumer more than twice in
611 a twelve-month period.

612 (c) The categories of personal information required to be disclosed
613 pursuant to sections 4 and 6 of this act shall follow the definition of
614 personal information.

615 Sec. 10. (NEW) (*Effective January 1, 2020*) (a) A business that is
616 required to comply with section 7 of this act shall, in a form that is
617 reasonably accessible to consumers:

618 (1) Provide a clear and conspicuous link on the business' Internet
619 homepage, titled "Do Not Sell My Personal Information", to an Internet
620 web page that enables a consumer, or a person authorized by the
621 consumer, to opt out of the sale of the consumer's personal
622 information. A business shall not require a consumer to create an
623 account in order to direct the business not to sell the consumer's
624 personal information.

625 (2) Include a description of a consumer's rights pursuant to section 7
626 of this act, along with a separate link to the "Do Not Sell My Personal
627 Information" Internet web page in:

628 (A) Its online privacy policy or policies if the business has an online
629 privacy policy or policies; and

630 (B) Any Connecticut-specific description of consumers' privacy
631 rights.

632 (3) Ensure that all individuals responsible for handling consumer
633 inquiries about the business' privacy practices or the business'
634 compliance with sections 1 to 18, inclusive, of this act are informed of
635 all requirements in this section and section 7 of this act and how to
636 direct consumers to exercise their rights under those sections.

637 (4) For consumers who exercise their right to opt out of the sale of
638 their personal information, refrain from selling personal information
639 collected by the business about the consumer.

640 (5) For a consumer who has opted out of the sale of the consumer's
641 personal information, respect the consumer's decision to opt out for at
642 least twelve months before requesting that the consumer authorize the
643 sale of the consumer's personal information.

644 (6) Use any personal information collected from the consumer in
645 connection with the submission of the consumer's opt-out request
646 solely for the purposes of complying with the opt-out request.

647 (b) Nothing in sections 1 to 18, inclusive, of this act shall be

648 construed to require a business to comply by including the required
649 links and text on the homepage that the business makes available to
650 the public generally, if the business maintains a separate and
651 additional homepage that is dedicated to consumers in this state and
652 that includes the required links and text, and the business takes
653 reasonable steps to ensure that consumers in this state are directed to
654 the homepage for consumers in this state and not the homepage made
655 available to the public generally.

656 (c) A consumer may authorize another person solely to opt out of
657 the sale of the consumer's personal information on the consumer's
658 behalf, and a business shall comply with an opt out request received
659 from a person authorized by the consumer to act on the consumer's
660 behalf, pursuant to regulations adopted by the Department of
661 Consumer Protection under section 15 of this act.

662 Sec. 11. (NEW) (*Effective January 1, 2020*) (a) The obligations imposed
663 on businesses by sections 1 to 18, inclusive, of this act shall not restrict
664 a business' ability to:

665 (1) Comply with federal, state or local laws.

666 (2) Comply with a civil, criminal or regulatory inquiry,
667 investigation, subpoena or summons by federal, state or local
668 authorities.

669 (3) Cooperate with law enforcement agencies concerning conduct or
670 activity that the business, service provider or third party reasonably
671 and in good faith believes may violate federal, state or local law.

672 (4) Exercise or defend legal claims.

673 (5) Collect, use, retain, sell or disclose consumer information that is
674 de-identified or in the aggregate consumer information.

675 (6) Collect or sell a consumer's personal information if every aspect
676 of that commercial conduct takes place wholly outside of the state. For
677 purposes of sections 1 to 18, inclusive, of this act, commercial conduct

678 takes place wholly outside of the state if the business collected that
679 information while the consumer was outside of the state, no part of the
680 sale of the consumer's personal information occurred in the state and
681 no personal information was collected while the consumer was in the
682 state is sold. This subdivision shall not permit a business from storing,
683 including on a device, personal information about a consumer when
684 the consumer is in the state and then collecting that personal
685 information when the consumer and stored personal information is
686 outside of the state.

687 (b) The obligations imposed on businesses by sections 1 to 18,
688 inclusive, of this act shall not apply where compliance by the business
689 would violate an evidentiary privilege under state law and shall not
690 prevent a business from providing the personal information of a
691 consumer to a person covered by an evidentiary privilege under state
692 law as part of a privileged communication.

693 (c) The provisions of sections 1 to 18, inclusive, of this act shall not
694 apply to protected health information that is collected by a covered
695 entity governed by the privacy, security and breach notification rules
696 issued by the federal Department of Health and Human Services, 45
697 CFR Parts 160 and 164, as amended from time to time, established
698 pursuant to the Health Insurance Portability and Availability Act of
699 1996, as amended from time to time. For purposes of this subsection,
700 the definitions of "protected health information" and "covered entity"
701 from the federal privacy rule shall apply.

702 (d) Sections 1 to 18, inclusive, of this act shall not apply to the sale of
703 personal information to or from a consumer reporting agency if that
704 information is to be reported in, or used to generate, a consumer
705 report, as defined by 15 USC 1681a(d), as amended from time to time,
706 and use of that information is limited by the federal Fair Credit
707 Reporting Act, 15 USC 1681 et seq., as amended from time to time.

708 (e) Sections 1 to 18, inclusive, of this act shall not apply to personal
709 information collected, processed, sold or disclosed pursuant to the

710 federal Gramm-Leach-Bliley Act, and implementing regulations, as
711 amended from time to time, if it is in conflict with that law.

712 (f) Sections 1 to 18, inclusive, of this act shall not apply to personal
713 information collected, processed, sold or disclosed pursuant to the
714 Driver's Privacy Protection Act of 1994, 18 USC 2721 et seq., as
715 amended from time to time, if it is in conflict with that act.

716 (g) Notwithstanding a business' obligations to respond to and honor
717 consumer rights requests pursuant to sections 1 to 18, inclusive, of this
718 act:

719 (1) A time period for a business to respond to any verified consumer
720 request may be extended by up to ninety additional days where
721 necessary, taking into account the complexity and number of the
722 requests. The business shall inform the consumer of any such
723 extension within forty-five days of receipt of the request, together with
724 the reasons for the delay.

725 (2) If the business does not take action on the request of the
726 consumer, the business shall inform the consumer, without delay and
727 at the latest within the time period permitted of response by this
728 section, of the reasons for not taking action and any rights the
729 consumer may have to appeal the decision to the business.

730 (3) If requests from a consumer are manifestly unfounded or
731 excessive, in particular because of their repetitive character, a business
732 may either charge a reasonable fee, taking into account the
733 administrative costs of providing the information or communication or
734 taking the action requested, or refuse to act on the request and notify
735 the consumer of the reason for refusing the request. The business shall
736 bear the burden of demonstrating that any verified consumer request
737 is manifestly unfounded or excessive.

738 (h) A business that discloses personal information to a service
739 provider shall not be liable under sections 1 to 18, inclusive, of this act
740 if the service provider receiving the personal information uses it in

741 violation of the restrictions set forth in sections 1 to 18, inclusive, of
742 this act, provided, at the time of disclosing the personal information,
743 the business does not have actual knowledge, or reason to believe, that
744 the service provider intends to commit such a violation. A service
745 provider shall likewise not be liable under sections 1 to 18, inclusive, of
746 this act for the obligations of a business for which it provides services
747 as set forth in sections 1 to 18, inclusive, of this act.

748 (i) Sections 1 to 18, inclusive, of this act shall not be construed to
749 require a business to re-identify or otherwise link information that is
750 not maintained in a manner that would be considered personal
751 information.

752 (j) The rights afforded to consumers and the obligations imposed on
753 the business in sections 1 to 18, inclusive, of this act shall not adversely
754 affect the rights and freedoms of other consumers.

755 Sec. 12. (NEW) (*Effective January 1, 2020*) (a) Any consumer whose
756 nonencrypted or nonredacted personal information is subject to an
757 unauthorized access and exfiltration, theft or disclosure as a result of
758 the business' violation of the duty to implement and maintain
759 reasonable security procedures and practices appropriate to the nature
760 of the information to protect the personal information may institute a
761 civil action for any of the following: (1) To recover damages in an
762 amount not less than one hundred dollars and not greater than seven
763 hundred fifty dollars, per consumer, per incident or actual damages,
764 whichever is greater; (2) injunctive or declaratory relief; or (3) any
765 other relief the court deems proper.

766 (b) In assessing the amount of statutory damages, the court shall
767 consider any one or more of the relevant circumstances presented by
768 any of the parties to the case, including, but not limited to, the nature
769 and seriousness of the misconduct, the number of violations, the
770 persistence of the misconduct, the length of time over which the
771 misconduct occurred, the willfulness of the defendant's misconduct
772 and the defendant's assets, liabilities and net worth.

773 (c) Actions pursuant to this section may be brought by a consumer if
774 all of the following requirements are met:

775 (1) Prior to initiating any action against a business for statutory
776 damages on an individual or class-wide basis, a consumer shall
777 provide a business thirty days' written notice identifying the specific
778 provisions of sections 1 to 18, inclusive, of this act the consumer alleges
779 have been or are being violated. In the event a remedy is possible, if
780 within the thirty days the business actually remedies the noticed
781 violation and provides the consumer an express written statement that
782 the violations have been remedied and that no further violations shall
783 occur, no action for individual statutory damages or class-wide
784 statutory damages may be initiated against the business. No notice
785 shall be required prior to an individual consumer initiating an action
786 solely for actual pecuniary damages suffered as a result of the alleged
787 violations of sections 1 to 18, inclusive, of this act. If a business
788 continues to violate sections 1 to 18, inclusive, of this act in breach of
789 the express written statement provided to the consumer under this
790 section, the consumer may initiate an action against the business to
791 enforce the written statement and may pursue statutory damages for
792 each breach of the express written statement, as well as any other
793 violation of sections 1 to 18, inclusive, of this act that postdates the
794 written statement.

795 (2) A consumer bringing an action as defined in subdivision (1) of
796 this subsection shall notify the Attorney General within thirty days
797 that the action has been filed.

798 (3) The Attorney General, upon receiving such notice shall, within
799 thirty days, do one of the following: (A) Notify the consumer bringing
800 the action of the Attorney General's intent to prosecute an action
801 against the violation, provided, if the Attorney General does not
802 prosecute within six months, the consumer may proceed with the
803 action; (B) refrain from acting within the thirty-day period, allowing
804 the consumer bringing the action to proceed; or (C) notify the
805 consumer bringing the action that the consumer shall not proceed with

806 the action.

807 (d) Nothing in sections 1 to 18, inclusive, of this act shall be
808 interpreted to serve as the basis for a private right of action under any
809 other law. This shall not be construed to relieve any party from any
810 duties or obligations imposed under federal or state law or the federal
811 or state Constitution.

812 Sec. 13. (NEW) (*Effective January 1, 2020*) (a) Notwithstanding the
813 provisions of section 3-125 of the general statutes, any business or third
814 party may seek the opinion of the Attorney General for guidance on
815 how to comply with the provisions of sections 1 to 18, inclusive, of this
816 act.

817 (b) A business shall be in violation of the provisions of sections 1 to
818 18, inclusive, of this act if it fails to remedy any alleged violation
819 within thirty days after being notified of alleged noncompliance. Any
820 business, service provider or other person that violates sections 1 to 18,
821 inclusive, of this act shall be liable for a civil penalty in a civil action
822 brought in the name of the people of the state by the Attorney General.
823 The civil penalties provided for in this section shall be exclusively
824 assessed and recovered in a civil action brought in the name of the
825 people of the state by the Attorney General.

826 (c) Any person, business or service provider that intentionally
827 violates sections 1 to 18, inclusive, of this act may be liable for a civil
828 penalty of up to seven thousand five hundred dollars for each
829 violation.

830 (d) Any civil penalty assessed pursuant to this section for a violation
831 of sections 1 to 18, inclusive, of this act, and the proceeds of any
832 settlement of an action brought pursuant to subsection (b) of this
833 section, shall be allocated as follows:

834 (1) Twenty per cent to the consumer privacy account, established
835 under section 13 of this act, with the intent to fully offset any costs
836 incurred by the state courts and the Attorney General in connection

837 with sections 1 to 18, inclusive, of this act.

838 (2) Eighty per cent to the jurisdiction on whose behalf the action
839 leading to the civil penalty was brought.

840 (e) The percentages specified in subsection (d) of this section shall
841 be adjusted as necessary to ensure that any civil penalties assessed for
842 a violation of sections 1 to 18, inclusive, of this act fully offset any costs
843 incurred by the state courts and the Attorney General in connection
844 with sections 1 to 18, inclusive, of this act, including a sufficient
845 amount to cover any deficit from a prior fiscal year.

846 Sec. 14. (NEW) (*Effective January 1, 2020*) (a) There is established an
847 account to be known as the "consumer privacy account" which shall be
848 a separate, nonlapsing account within the General Fund. The account
849 shall contain any moneys required by law to be deposited in the
850 account. Moneys in the account shall be expended by (1) the Chief
851 Court Administrator for the purposes of offsetting any costs incurred
852 by the state courts in connection with actions brought to enforce
853 sections 1 to 18, inclusive, of this act, and (2) the Attorney General for
854 the purpose of offsetting any costs incurred by the Attorney General in
855 carrying out the Attorney General's duties under sections 1 to 18,
856 inclusive, of this act.

857 (b) Funds transferred to the consumer privacy account shall not be
858 subject to appropriation or transfer by the General Assembly for any
859 other purpose, unless the Secretary of the Office of Policy and
860 Management determines that the funds are in excess of the funding
861 needed to fully offset the costs incurred by the state courts and the
862 Attorney General in connection with sections 1 to 18, inclusive, of this
863 act, in which case the General Assembly may appropriate excess funds
864 for other purposes.

865 Sec. 15. (NEW) (*Effective January 1, 2020*) (a) The provisions of
866 sections 1 to 18, inclusive, of this act are not limited to information
867 collected electronically or over the Internet, but apply to the collection
868 and sale of all personal information collected by a business from

869 consumers. Wherever possible, existing provisions of the general
870 statutes relating to consumers' personal information should be
871 construed to harmonize with the provisions of sections 1 to 18,
872 inclusive, of this act, but, in the event of a conflict between other
873 provisions of the general statutes and the provisions of sections 1 to 18,
874 inclusive, of this act, the provisions of the law that afford the greatest
875 protection for the right of privacy for consumers shall control.

876 (b) Sections 1 to 18, inclusive, of this act supersede and preempt all
877 rules, regulations, codes, ordinances and other laws adopted by a city,
878 county, city and county, municipality or local agency regarding the
879 collection and sale of consumers' personal information by a business.

880 (c) Sections 1 to 18, inclusive, of this act supplement federal and
881 state law, if permissible, but shall not apply if such application is
882 preempted by, or in conflict with, federal and state law or the state
883 Constitution.

884 Sec. 16. (NEW) (*Effective January 1, 2020*) (a) On or before January 1,
885 2020, the Commissioner of Consumer Protection, in consultation with
886 the Chief Information Officer, shall adopt regulations in accordance
887 with the provisions of chapter 54 of the general statutes to further the
888 purposes of sections 1 to 18, inclusive, of this act, including, but not
889 limited to, the following areas:

890 (1) Updating, as needed, categories of personal information in
891 addition to those enumerated in subdivision (15) of section 1 of this act
892 and section 9 of this act in order to address changes in technology, data
893 collection practices, obstacles to implementation and privacy concerns.

894 (2) Updating, as needed, the definition of unique identifiers to
895 address changes in technology, data collection, obstacles to
896 implementation and privacy concerns, and additional categories to the
897 definition of designated methods for submitting requests to facilitate a
898 consumer's ability to obtain information from a business pursuant to
899 section 9 of this act.

900 (3) Establishing any exceptions necessary to comply with state or
901 federal law, including, but not limited to, those relating to trade secrets
902 and intellectual property rights, not later than January 1, 2021, and as
903 needed thereafter.

904 (4) Establishing rules and procedures for the following, not later
905 than January 1, 2021, and as needed thereafter:

906 (A) To facilitate and govern the submission of a request by a
907 consumer to opt out of the sale of personal information pursuant to
908 section 10 of this act.

909 (B) To govern business compliance with a consumer's opt-out
910 request.

911 (C) The development and use of a recognizable and uniform opt-out
912 logo or button by all businesses to promote consumer awareness of the
913 opportunity to opt out of the sale of personal information.

914 (5) Adjusting the monetary threshold in subparagraph (A)(i) of
915 subdivision (3) of section 1 of this act in January of every odd-
916 numbered year to reflect any increase in the consumer price index.

917 (6) Establishing rules, procedures and any exceptions necessary to
918 ensure that the notices and information that businesses are required to
919 provide pursuant to sections 1 to 18, inclusive, of this act are provided
920 in a manner that may be easily understood by the average consumer,
921 are accessible to consumers with disabilities and are available in the
922 language primarily used to interact with the consumer, including
923 establishing rules and guidelines regarding financial incentive
924 offerings, not later than January 1, 2021, and as needed thereafter.

925 (7) Establishing rules and procedures to further the purposes of
926 sections 4 and 6 of this act and to facilitate a consumer's, or the
927 consumer's authorized agent's, ability to obtain information pursuant
928 to section 9 of this act, with the goal of minimizing the administrative
929 burden on consumers, taking into account available technology,

930 security concerns and the burden on the business, to govern a business'
931 determination that a request for information received by a consumer is
932 a verifiable request, including treating a request submitted through a
933 password-protected account maintained by the consumer with the
934 business while the consumer is logged into the account as a verifiable
935 request and providing a mechanism for a consumer who does not
936 maintain an account with the business to request information through
937 the business' authentication of the consumer's identity, not later than
938 January 1, 2021, and as needed thereafter.

939 (b) The Commissioner of Consumer Protection may adopt
940 additional regulations to further the purposes of sections 1 to 18,
941 inclusive, of this act.

942 Sec. 17. (NEW) (*Effective January 1, 2020*) If a series of steps or
943 transactions were component parts of a single transaction intended
944 from the beginning to be taken with the intention of avoiding the reach
945 of sections 1 to 18, inclusive, of this act, including the disclosure of
946 information by a business to a third party in order to avoid the
947 definition of sale, a court shall disregard the intermediate steps or
948 transactions for purposes of effectuating the purposes of sections 1 to
949 18, inclusive, of this act.

950 Sec. 18. (NEW) (*Effective January 1, 2020*) Any provision of a contract
951 or agreement of any kind that purports to waive or limit in any way a
952 consumer's rights under this section and sections 1 to 17, inclusive, of
953 this act, including, but not limited to, any right to a remedy or means
954 of enforcement, shall be void and unenforceable. This section shall not
955 prevent a consumer from declining to request information from a
956 business, declining to opt out of a business' sale of the consumer's
957 personal information, or authorizing a business to sell the consumer's
958 personal information after previously opting out.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2020</i>	New section

Sec. 2	<i>January 1, 2020</i>	New section
Sec. 3	<i>January 1, 2020</i>	New section
Sec. 4	<i>January 1, 2020</i>	New section
Sec. 5	<i>January 1, 2020</i>	New section
Sec. 6	<i>January 1, 2020</i>	New section
Sec. 7	<i>January 1, 2020</i>	New section
Sec. 8	<i>January 1, 2020</i>	New section
Sec. 9	<i>January 1, 2020</i>	New section
Sec. 10	<i>January 1, 2020</i>	New section
Sec. 11	<i>January 1, 2020</i>	New section
Sec. 12	<i>January 1, 2020</i>	New section
Sec. 13	<i>January 1, 2020</i>	New section
Sec. 14	<i>January 1, 2020</i>	New section
Sec. 15	<i>January 1, 2020</i>	New section
Sec. 16	<i>January 1, 2020</i>	New section
Sec. 17	<i>January 1, 2020</i>	New section
Sec. 18	<i>January 1, 2020</i>	New section

Statement of Purpose:

To require businesses to disclose the proposed use of any personal information and to give consumers the right to discover what personal information the business possesses and to opt out of the sale of such information and to create a cause of action and penalties for violations of such requirements.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]