**Section 2403.30 Review Standards**

Section 500-70 of the Illinois Insurance Code allows the Director to place on probation, suspend, revoke, or refuse to issue an insurance producer's license, levy a civil penalty, or take any combination of the preceding actions when the producer has been convicted of a felony [215 ILCS 5/500-70(a)(6)]. When so reviewing producer licenses or license applications involving producers who have been convicted of a felony, the Director shall consider the following factors in determining the appropriate action:

a) Nature and Severity of the Criminal Activity.

Violent criminals or sex offenders may be denied producer license privileges, as well as those convicted of crimes which are insurance related and/or involve untrustworthiness;

b) Time Elapsed Since the Prior Criminal Conduct.

The greater the time period since the criminal conduct of the applicant or producer, the more leniency that is appropriate. When making this determination, the duration since the criminal activity should be proportionate to the severity of the criminal conduct;

c) Absence of Additional Criminal Conduct Since the Reported Felony.

Continued criminal conduct of a lesser or greater nature, by the applicant or producer, should not be tolerated;

d) Multiple Offenses or Pattern of Criminal Conduct.

Those applicants and producers who engaged in repeated criminal conduct are a greater risk to the public;

e) Restitution.

Payment to the victim of the felony by the applicant or producer is necessary to both satisfy the court order and to demonstrate penitence;

f) Proper Disclosure.

Failure of the applicant or producer to fully cooperate or properly report the criminal activity to the Department does not reflect favorably on the applicant's character;

g) Successful Completion of Sentence and Probationary Period.

The applicant's or producer's debt to society must be fully satisfied before he or she is granted any further privileges;

h) Rehabilitation.

Post-conviction community service or charitable activity by the applicant or producer may serve as evidence of rehabilitation;

i) Nature of Work Performed by the Applicant or Producer.

There is less risk when the work to be performed does not involve money transactions or direct contact with the public;

j) Any Other Facts or Circumstances Deemed Relevant by the Director.

Letters of recommendation addressed to the Director, and attesting to the character and reputation of the applicant or producer, may be considered by the Director.