**Section 4515.120 Certification Denial, Nonrenewal or Revocation**

a) The Director may place on probation, suspend, revoke, or refuse to issue or renew a Navigator, In-Person Counselor or Certified Application Counselor's certificate or may levy a civil penalty in accordance with this Section or take any combination of actions, for any one or more of the following causes:

1) Providing incorrect, misleading, incomplete, or materially untrue information in the certificate application;

2) Violating any insurance laws, or violating any rule, subpoena, or order of the Director or of another state's insurance Director;

3) Obtaining or attempting to obtain a certificate through misrepresentation or fraud;

4) Obtaining or attempting to obtain any monies or properties from Illinois consumers while conducting navigator business;

5) Intentionally misrepresenting the terms of an actual or proposed insurance contract;

6) Having been convicted of a felony;

7) Having admitted or been found to have committed any insurance unfair trade practice or fraud;

8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State or elsewhere;

9) Having a Navigator, In-Person Counselor or Certified Application Counselor certificate, or its equivalent, denied, suspended, or revoked in any other state, province, district or territory;

10) Forging a name to an application for insurance or to a document related to an insurance transaction;

11) Failing to comply with an administrative or court order imposing a child support obligation;

12) Failing to pay Illinois state income tax or penalty or interest or comply with any administrative or court order directing payment of Illinois state income tax or failing to file a return or to pay any final assessment of any tax due to the Illinois Department of Revenue; or

13) Failing to make satisfactory repayment to the Illinois Student Assistance Commission for a delinquent or defaulted student loan.

b) If an action by the Director is to nonrenew, suspend, or revoke a certificate or to deny an application for a certificate, then the Director shall notify the applicant or certificate holder and advise, in writing, the applicant or certificate holder of the reason for the suspension, revocation, or denial or nonrenewal of the applicant's or certificate holder's certificate. The applicant or certificate holder may make written demand upon the Director within 30 days after the date of mailing for a hearing before the Director to determine the reasonableness of the Director's action. The hearing must be held within not fewer than 20 days nor more than 30 days after the mailing of the notice of hearing and shall be held pursuant to 50 Ill. Adm. Code 2402.

c) In addition to, or instead of, any applicable denial, suspension or revocation, a person may be subject to a civil penalty of up to $10,000 for each cause for denial, suspension or revocation; however, the civil penalty may total no more than $100,000.