**Section 3120.70 Compliance Mitigations; Penalties**

a) An insurer is responsible for compliance with this Part. If a violation occurs, either because of the action or inaction of the insurer or its insurance producer, the Director may order:

1) An insurer to take reasonably appropriate corrective action for any consumer harmed by a failure to comply with this Part by the insurer, an entity contracted to perform the insurer’s supervisory duties or by the insurance producer;

2) A general agency, an independent agency or the insurance producer to take reasonably appropriate corrective action for any consumer harmed by the insurance producer's violation; and

3) Appropriate penalties and sanctions as set forth in Section 3120.90.

b) Any applicable penalty for a violation of this Part may be reduced or eliminated at the sole discretion of the Director if corrective action for the consumer was taken promptly after a violation was discovered or the violation was not part of a pattern or practice.

(Source: Amended at 47 Ill. Reg. 2312, effective February 3, 2023)