PUBLIC INTEREST, THE COMMISSIONER MAY IN THE COMMISSIONER'S DISCRETION ISSUE, WITHOUT A PRIOR HEARING, A SUMMARY ORDER DIRECTING THE PERSON TO CEASE AND DESIST FROM ENGAGING IN THE ACTIVITY, PROVIDED THAT THE SUMMARY CEASE AND DESIST ORDER GIVES THE PERSON:

- (1) NOTICE OF THE OPPORTUNITY FOR A HEARING BEFORE THE COMMISSIONER TO DETERMINE WHETHER THE SUMMARY CEASE AND DESIST ORDER SHOULD BE VACATED, MODIFIED, OR ENTERED AS FINAL: AND
- (2) NOTICE THAT THE SUMMARY CEASE AND DESIST ORDER WILL BE ENTERED AS FINAL IF THE PERSON DOES NOT REQUEST A HEARING WITHIN 15 DAYS OF RECEIPT OF THE SUMMARY CEASE AND DESIST ORDER.
- (B) WHEN THE COMMISSIONER DETERMINES AFTER NOTICE AND A HEARING IN ACCORDANCE WITH THE ADMINISTRATIVE PROCEDURES ACT, UNLESS THE RIGHT TO NOTICE AND A HEARING IS WAIVED, THAT A PERSON HAS ENGAGED IN AN ACT OR PRACTICE CONSTITUTING A VIOLATION OF A LAW, REGULATION, RULE OR ORDER OVER WHICH THE COMMISSIONER HAS JURISDICTION, THE COMMISSIONER MAY IN THE COMMISSIONER'S DISCRETION AND IN ADDITION TO TAKING ANY OTHER ACTION AUTHORIZED BY LAW:
  - (1) ISSUE A FINAL CEASE AND DESIST ORDER AGAINST THE PERSON;
  - (2) SUSPEND OR REVOKE THE LICENSE OF THE PERSON:
- (3) ISSUE A PENALTY ORDER AGAINST THE PERSON IMPOSING A CIVIL PENALTY UP TO THE MAXIMUM AMOUNT OF \$1,000 FOR A FIRST VIOLATION AND A MAXIMUM AMOUNT OF \$5,000 FOR A EACH SUBSEQUENT VIOLATION; OR
- (4) TAKE ANY COMBINATION OF THE ACTIONS SPECIFIED IN THIS SUBSECTION.
- (C) IN DETERMINING THE AMOUNT OF FINANCIAL PENALTY TO BE IMPOSED UNDER SUBSECTION (B) OF THIS SECTION, THE COMMISSIONER SHALL CONSIDER THE FOLLOWING FACTORS:
  - (1) THE SERIOUSNESS OF THE VIOLATION:
  - (2) THE GOOD FAITH OF THE VIOLATOR;
  - (3) THE VIOLATOR'S HISTORY OF PREVIOUS VIOLATIONS:
- (4) THE DELETERIOUS EFFECT OF THE VIOLATION ON THE PUBLIC AND THE INDUSTRY INVOLVED;
  - (5) THE ASSETS OF THE VIOLATOR; AND
- $\ \,$  (6)  $\ \,$  ANY OTHER FACTORS RELEVANT TO THE DETERMINATION OF THE FINANCIAL PENALTY.
- (D) NOTICE OF ANY HEARING UNDER THIS SECTION SHALL BE GIVEN AND THE HEARING SHALL BE HELD IN ACCORDANCE WITH THE ADMINISTRATIVE PROCEDURE ACT.