THE COMMISSIONER MAY DENY A CERTIFICATE OF AUTHORITY TO AN APPLICANT OR, SUBJECT TO THE HEARING PROVISIONS OF TITLE 2 OF THIS ARTICLE, REFUSE TO RENEW, SUSPEND, OR REVOKE A CERTIFICATE OF AUTHORITY IF THE APPLICANT OR HOLDER OF THE CERTIFICATE OF AUTHORITY:

- (1) VIOLATES ANY PROVISION OF THIS ARTICLE OTHER THAN ONE THAT PROVIDES FOR MANDATORY DENIAL, REFUSAL TO RENEW, SUSPENSION, OR REVOCATION FOR ITS VIOLATION;
- (2) KNOWINGLY FAILS TO COMPLY WITH A REGULATION OR ORDER OF THE COMMISSIONER;
- (3) IS FOUND BY THE COMMISSIONER TO BE IN UNSOUND CONDITION OR IN A CONDITION THAT RENDERS FURTHER TRANSACTION OF INSURANCE BUSINESS HAZARDOUS TO THE INSURER'S POLICYHOLDERS OR THE PUBLIC;
- (4) IS ENGAGED IN WRITING POLICIES IN A JURISDICTION IN WHICH IT OPERATES ON A PREMIUM BASIS THAT THE COMMISSIONER FINDS TO BE INSUFFICIENT, INSECURE, OR IMPRACTICABLE SO AS TO ENDANGER THE SOLVENCY OF THE INSURER;
- (5) REFUSES OR DELAYS PAYMENT OF AMOUNTS DUE CLAIMANTS WITHOUT JUST CAUSE:
- (6) REFUSES TO BE EXAMINED OR TO PRODUCE ITS ACCOUNTS, RECORDS, OR FILES FOR EXAMINATION BY THE COMMISSIONER WHEN REQUIRED;
- (7) REFUSES TO PROVIDE ADDITIONAL INFORMATION THAT THE COMMISSIONER CONSIDERS ADVISABLE IN CONSIDERING AN APPLICATION FOR RENEWAL OF THE CERTIFICATE OF AUTHORITY;
- (8) FAILS TO PAY A FINAL JUDGMENT AGAINST IT IN THE STATE WITHIN 30 DAYS AFTER THE JUDGMENT BECOMES FINAL;
- (9) IS AFFILIATED WITH AND UNDER THE SAME GENERAL MANAGEMENT OR INTERLOCKING DIRECTORATE OR OWNERSHIP AS ANOTHER INSURER THAT TRANSACTS DIRECT INSURANCE IN THE STATE WITHOUT HAVING A CERTIFICATE OF AUTHORITY TO DO SO, EXCEPT AS ALLOWED TO A SURPLUS LINES INSURER UNDER TITLE 3, SUBTITLE 3 OF THIS ARTICLE;
- (10) IS FOUND BY THE COMMISSIONER TO HAVE PARTICIPATED, WITH OR WITHOUT THE KNOWLEDGE OF AN AGENT OR BROKER, IN SELLING MOTOR VEHICLE INSURANCE WITHOUT AN ACTUAL INTENT TO SELL THE INSURANCE, AS EVIDENCED BY A PERSISTENT PATTERN OF FILING CERTIFICATES OF INSURANCE TOGETHER WITH OR CLOSELY FOLLOWED BY CANCELLATION NOTICES FOR THE INSURANCE;
- (11) EXCEPT AS ALLOWED UNDER § 10–103(B) OF THIS ARTICLE, IS FOUND BY THE COMMISSIONER TO HAVE KNOWINGLY PARTICIPATED WITH A PERSON, ACTING AS AN AGENT, THAT DOES NOT HAVE AN APPOINTMENT FROM THE