

the following questions: Do you understand that it is against the laws of this state (a) to act as agent, broker or solicitor for any company without a license from this department, (b) to misrepresent the conditions of any policy contract, (c) to make any discrimination between citizens of this state in premiums, or in rebating any part of premiums or commissions, or twist or attempt to twist policies by misrepresentation. Before any license or permit is issued to such agent or solicitor, the commissioner may make inquiry as to the accuracy of any statement made in said application, and may refuse to issue any such license if convinced that the applicant therefor has wilfully misrepresented any policy of insurance, or has dealt unjustly with or wilfully deceived any citizen of this state in regard to any insurance policy, or has failed or refused to pay over to the company, or to his principal, or other person whom he represents or has represented, or by or for whom he is employed or acts, any money or property in the hands of said agent, solicitor, broker or broker's solicitor belonging to said company, firm, broker, principal or person, when demanded to do so, or has made any false statement, answer or declaration in his application for license, or has wilfully violated any of the insurance laws of this state or any ruling of the commissioner which he is by law authorized to make; provided, that any person deeming himself aggrieved by any such refusal by the commissioner to grant any such license as aforesaid, shall have the right to appeal to the Superior Court of Baltimore City for a writ of mandamus to compel the issuance of such license in any proper case where the same has been wrongfully and improperly withheld.

SEC. 61. *Revocation of License of Agent or Broker.* Whenever the commissioner shall be satisfied that any insurance broker, broker's solicitor, agent or solicitor, licensed or registered by this state, has wilfully violated any of the insurance laws of this state, or has wilfully misrepresented any policies of insurance, or has dealt unjustly with or wilfully deceived any citizen of this state in regard to any insurance policy, or has failed or refused to pay over to the company or to his principal or other person whom he represents or has represented, or by or for whom he is employed or acts, any money or property in the hands of said agent, solicitor, broker or broker's solicitor belonging to said company, firm, broker, principal or person when demanded to do so, or has violated any ruling of the insurance department which he is